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REMOVED

CONFIDENTIAL SALES MANUAL

For
Wholesale and Retail
Salesmen



Copyright 1924
by
F. S. FENTON, Jr.
and
GEO. B. NORTON

PROPERTY OF
COPPES BROS. & ZOOK
NAPPANEE, INDIANA

January 1, 1925

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REMOTE STORAGE

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OFFICE PERSONNEL

In order that you may have some knowledge of the workings of this organization, you will find below a list of the executive and office personnel and their relative positions.

Frank Coppes.....	President & Treasurer
John Coppes.....	Vice-President
F. S. Fenton, Jr.....	General Sales Manager
George B. Norton.....	Advertising Manager
Miss Hower.....	Mgr. Credits and Collection
Miss McEntaeffer	Ass't Credits & Collection
R. Chapman.....	Ass't Sales Manager
F. R. Coggburn.....	Ass't Advertising Manager
Irvin Coppes.....	Purchasing Agent
C. H. Coppes.....	Factory Cost & Production
F. I. Troup.....	Traffic Manager

PLEDGE

In consideration of the fact that I have been given material and selling plans that are of great value and highly confidential, I hereby pledge myself to keep this material in my hands at all times and never to discuss it with anyone except dealers to whom I expect to sell Napanee Dutch Kitchenets.

I pledge myself not to show this material or discuss it with other salesmen representing any other companies. Additions, revisions and further information concerning points in this selling manual will be given me from time to time, and I pledge myself to keep them as confidential as I have the original parts.

HISTORY OF THE BUSINESS

Every great business organization has a story of accomplishment on the part of some individual or individuals; and the stories of how great businesses have grown from small beginnings are always interesting.

Particularly interesting is the story of the inception of the business of Coppes Brothers and Zook. It is particularly interesting because it is a story of achievement on the part of two farmer boys—Frank and John Coppes.

Here we find two boys left to shift for themselves and their mother at the age of 15 and 17 respectively. They had always lived on a farm, but, strange to say, their tendencies carried them away from farm work. They talked over their future many times as they worked together and early determined that they wanted to work for themselves—that they didn't want to work for some one else.

The firm of Coppes Brothers and Zook of today therefore is a result of that resolution by those two farmer boys, nearly fifty years ago.

So that our representatives may have correct information regarding the organization of our firm we have asked Mr. Frank Coppes, our President, to sketch the events as he remembers them. Here is what he has to say:

"It was late in the fall of 1876. I was seventeen and my brother John was nineteen. We were husking corn in a field on our farm when our brother-in-law, who owned the sawmill in Nappanee, came out to see us.

"Of course, we had no idea why he came out to the field unless just to pay us a short visit.

"After he had visited for awhile he told us that the partnership of his firm had just been dissolved and asked us if we did not want to come in with him.

"Well now, of course, we wanted to go with him but we knew we didn't have enough money to buy an interest in his business and frankly told him so.

"He said that was all right with him—that we could turn in whatever assets we might have and then pay for our interest on the profits.

"We took a hurried inventory—it didn't take very long—and found that John had about \$250.00 and I had a watch worth about \$15.00. We agreed to his proposition, turned over our first payment and we were working for ourselves—not some one else.

"We quit husking corn and went to Nappanee to start work the following morning. Among other things, I was appointed fireman. I got up early the first morning and fired up the boiler. I had the fire going nicely when all of a sudden there was a big noise in the region of the boiler. A hurried investigation showed that the boiler had bursted. Some one had let the water out the night before and I had failed to look after it before starting my fire.

"There we were, the first morning of our business career with a boiler ripped half way around. But somehow or other we got it fixed and the bill paid and after that things ran along beautifully for us.

"Four years later we bought out the box factory and planing mill of Nappanee and continued the manufacture of boxes for a starch company in Elkhart, as well as furnishing lumber for buildings in and around town.

"Business was good and when, four years later, our partner wanted to sell out, we became sole owners of the plant.

"The box business got better for us as the years went along. We built always on a quality and service basis. We always saw to it that our customers didn't have to wait and that we never had any kicks. With this reputation established, when the starch combine became effective, we received all of the business of the National Starch Company. We got a little more for our boxes than did our competitors but it was solely on the basis of quality and service.

"During this time—it was during the year 1886—it was decided that we ought to have a grist mill in Nappanee and we were the logical ones to build it. Without knowing very much about the milling business we went ahead and put up the mill which still stands. We worked hard to learn the milling business and within a short time had it mastered—it wasn't an easy job, either.

"During the year of 1890 we formed a partnership with Daniel Zook, and in 1902 we joined with the Mutschler Brothers, operating a table factory near our box factory.

"The box business about that time became unprofitable, so we went into the furniture business. We manufactured a general line of furniture known as the 'Napanee Line' until in 1914, at about the time of the death of Mr. Zook, when we dissolved partnership with Mutschler Brothers and began the exclusive manufacture of a kitchen cabinet.

“While we had made kitchen cabinets since 1902, we began to make them exclusively in 1914.

“The cabinet, for the first six months, was called the ‘Napanee’ and then it was trade-marked ‘The Napanee Dutch Kitchenet’ by which name it has since been known and advertised.

“Our business has advanced from stage to stage—each one perfectly natural and logical, we believe, and in the fall of 1926 we will celebrate our half century in business anniversary.”

Signed,

Frank Coppers

THE SALESMAN'S PROBLEM

At some time or other, every salesman finds it necessary to obtain a new position.

Conditions change—the man outgrows his work—he demands wider opportunities with bigger earnings and greater assurance of success.

At such a time the question uppermost in the salesman's mind is, "What kind of a position is this?"

If he is the right kind of a man, he is vitally interested in that which he sells—the market for the product—the way that market is reached—the volume of sales, and all the rest of it. He wants not only money now, but he wants bigger money in the future, and the assurance that his success will be permanent—founded upon enduring business principles, and upon his own increased capacity—not upon the shifting sands of business chance.

If you are the above type of man this company is interested in you and you are interested in this company.

From time to time, as our organization expands, this company employs additional salesmen.

To measure up to requirements, they have to be men of ambition, men who realize that they have great undeveloped resources, and are willing to follow instructions in order that those resources may be brought out.

This company wants salesmen with punch—capable of doing big things.

Men with a faculty for self-management—who have a little money in the bank. Men of sound business judgment who know that they have in this business a gold mine of opportunity.

In return the company offers earnings above the standard.

An education in selling which permanently increases the salesman's earning power, and puts him in the class of high-grade producers.

Congenial employment that gives the salesman a chance to bring out the best that is in him.

Promotion to still more responsible positions just as soon as the salesman is capable of proving his ability to this company.

CONFIDENCE

Before you can make other people believe, you must believe yourself. Without confidence the salesman's message does not get over. It is weak and insincere.

THE IDEA

Behind every business that is unusually successful there is always a big idea.

Ideas are the sparks that ignite the powder of enterprise.

One good idea—a new product—a new use for an old one—or a new and better way of serving—can make millions and distribute that wealth in a way that adds greatly to the sum of human happiness.

When you find such an idea, you can back it with every cent and every ounce of energy you possess, for ideas that serve in a distinctive and unusual way bring success to everyone connected with them.

The business of Coppes Brothers & Zook was founded on an unique idea—the idea of buying the best they could buy—making the best they could make, and serving the best they knew how.

FIFTY YEARS OF SUCCESS IS THEIR ANSWER.

SELLING PREPARATION

The men selected to represent Coppes Brothers & Zook must have the following qualifications:

1. Honesty.
2. Truthfulness.
3. Initiative.
4. Ambition.
5. Must be able to travel in any given territory for an indefinite period.
6. At least two years of experience in retail selling.
7. They must abstain from intoxicating liquor of any nature.
8. They must at all times be in a position to finance themselves without reference to the company.
9. They must agree that they will at all times put the interest of the company first, regardless of circumstances.
10. They must agree to conduct themselves as gentlemen and as becoming the representative of this organization.

DEMONSTRATOR—SALESMAN SELLING PLAN

Two years operation of the Resale Plan with Demonstrator-Salesman has proved so absolutely successful that we go into 1925 with the same general plan of operation. The changes as set forth following this paragraph, though important—are changes only in detail.

What the Proposition Is

You will arrange with the dealer to run a newspaper campaign, using our copy "as is". This campaign will be spread over a week's time to open on Monday morning and close Saturday night. Wherever possible you will, of course, sell your dealer on the idea of opening in the newspapers on Sunday. Copy covering the sale is contained in your portfolio.

To mould public sentiment, and awaken interest in the forthcoming campaign, it is imperative that you sell your dealer on the idea of using window and floor display for three days preceding the opening of sale, and have him run one ad Thursday preceding opening as per copy in your hands. This will tend to cause inquisitiveness on the part of the public over the forthcoming sale, will bring in many prospects, and you will find the re-sale campaign will certainly get off to a better opening.

Quantities

You will sell the dealer 16, 30, or 64 cabinets, Model G and J in volume, with not over 15 per cent Model K, M, D, at regular prices and with regular free cabinet allowances. If your dealer prefers, you may give him 5 per cent trade discount on sixty cabinets instead of the regular quantity allowance.

Terms

Four payments at thirty-day intervals from date of invoice, providing only that the account is closed by trade acceptances, or 30 days net open account, F. O. B. Nappanee.

Direct Mail Help

Preliminary to opening the campaign, we will furnish and mail, without cost to the dealer, three hundred introductory sales letters to a list of names furnished by the dealer, inviting the recipient to call for demonstration by factory representative. We will, of course, furnish display material without cost including the Dutch Girl cut-outs.

Any additional names over 300 will be circularized at the cost of postage only—one cent each. Salesmen will make this point clear to dealer—and salesmen will be charged with extra amounts in event of their failure to make this point clear to dealer.

Souvenir

With a carload sale you may give the dealer 84 souvenirs, which the dealer will give away to the women calling at the store for demonstration, and so feature in the advertising.

With a 30 sale we will give 60 souvenirs, and with a 16 sale, 36 souvenirs.

Retail Salesman

We will furnish an expert retail salesman for a period of one week, six days, from Monday morning to Saturday night, at a cost to the dealer of only \$36.00, or \$6.00 per day. The cost of \$36.00 is less than half of our actual cost of the retail salesman.

Our retail salesman will supervise and assist in preparing window and floor display, if necessary, although it is essential that your dealer prepare his window display Saturday preceding the Monday opening to gain the benefit of Sunday window-shoppers. As the sale progresses, our retail salesman will follow up, by a house-to-house canvass, all prospects not closed at the store. The retail salesman will also do telephone work each day, and will, of course, follow all methods of procedure common to good merchandising practice. Let us right here stress the point that the ability of our retail salesman to actually sell in a house-to-house canvass is a very important point.

Prospect Record

During the sale, a complete record of prospects will be kept by our retail salesman, on blanks furnished by us for this purpose, and at the end of the sale this list will constitute a valuable exclusive kitchen cabinet prospect list which we will then follow up at our expense, with a three-time mailing, and at ten-day intervals—two of these mailings to be letters, and the third a consumer circular—copies of these mailings are contained in your portfolio.

SMALL TOWN SALES PLAN—1925

We must give our attention to small town business at once. This is the plan which will get the business.

You will sell the dealer the idea of running 180 inches of advertising in the form of three 60 inch ads. If the dealer has a daily paper in his town he will run these ads as follows—first ad Friday preceding Monday Morning Sale Opening; Second ad Tuesday during sale week. Third ad Thursday of sale week.

If there is nothing but a weekly paper then the first ad is to be run in the weekly issue of the week preceding the sale—the second ad in the issue of week during sale—and the dealer will have handbills printed covering the third ad, for distribution the middle of sale week.

We will furnish for the sale:

Complete copy and mats,

1 Dutch Girl cut out,

2 Napanee Banners,

1 set Window Cards,

200 Consumer Circulars.

We will circularize preceding sale a 300 name mailing list—this list to be furnished by the dealer and to be made up of paid up accounts or kitchen cabinet prospects.

We will furnish the dealer with a prospect blank on which he may list unclosed prospects. The dealer will send us this sheet at the end of the sale and we will circularize this list with a series of three mailings at ten day intervals.

We will furnish the dealer with 30 souvenirs, without charge, and will sell any additional quantity at ten cents each, to be given to all women answering the ad—and this point will be covered in the copy.

The copy appeal will be \$1 down. \$47.50 on D White—42-piece dinner set and “year to pay.” You will sell the dealer our regular dinner set at \$5.00.

When you make the sale you will have the dealer pick out some one particular store salesman who will personally handle and manage this sale—and you will spend time enough with this man to thoroughly explain the plan and enlist his co-operation. This man’s name must be noted on re-sale sheet.

We will furnish this man with a reporting sheet which he will fill out and mail to us at the end of the sale and, in return for his management of the campaign, and his co-operation and final report, we will present him at the end of the sale and upon receipt of his report, with a Wahl Gold Fountain Pen carrying his initials.

Premium Goods

We will concentrate on the Windsor Pattern—
guaranteed first quality 42-piece dinner set for 1925.

You are familiar with this set and have photographs of it in your portfolio.

SALES HELPS FOR DEALERS

Never before have we prepared a more complete dealers' service than for 1925.

We have installed here at Nappanee full printing equipment in our Service Department. It is now possible for us to give the very best of printing service to our dealers.

Hereafter all imprinting of envelope circulars, all running of handbills, in fact all dealers' helps will be done in our own printing room. This is significant in that few manufacturers in America are as well prepared to serve their dealers as we are in 1925.

Our Service Department is competently handled and the dealers' helps we have prepared for 1925 are more complete and better done than ever before.

We continue to offer a life-size Dutch Girl cutout done in nine colors. This is the Napanee trade-mark.

The three-paneled display set for window or inside use. This replaces the metal store cards we have used in the past.

"Napanee Kitchenet" banners, six feet long pull customers into a dealer's store.

You will find our window feature cards and \$1.00 Down signs entirely new and distinctive this year.

We also have new Presale and Postsale Mailers as well as new Consumers' Circulars.

We continue to furnish copper-shell electrotypes for those who desire them, and mats for others.

We have a beautiful new window transparency. This will not be mailed to dealers, but must be carried and installed by salesmen.

DEALER NEWSPAPER CAMPAIGNS—1925

There will be three sets of copy for 1925.

One set for all dealers who will use the word "Free"—including price appeal of \$47.50 on Model D white enamel, Free 42-piece dinner set, and \$1 down and year to pay.

The size of this campaign is 324 inches. Ads No.'s 1, 3, and 6 are 68-inches each, and ads No.'s 2, 4, and 5 are 40-inches each. It should be a very simple matter to sell the full campaign to any dealer.

There will be one set of copy consisting of 6 ads totaling 280 inches. Ads No.'s 1 and 6—60-inches each, and ads No.'s 2, 3, 4, and 5—40-inches each for those dealers, both furniture dealers and department stores, featuring D white at \$47.50 and cabinet and dinner set complete for one week only at price of cabinet alone. This will eliminate the words "free" or "given away" and there is not a dealer in the country who will object to it from any angle. This copy carries \$1.00 and convenient credit terms up to one year.

There will also be the series of three ads totaling 176 inches for the small town sales plan as set forth in detail on the pages outlining this plan. Advertisements Nos. 1 and 3 will be 60 inches and No. 2 will be 40 inches.

In addition to the three campaigns above mentioned, we are in position, of course, to furnish copy for special efforts on Bases and tables—and cabinet copy and mats or electros for everyday use. Proof sheets of all of this material are contained in your portfolio.

CORRECT PRESENTATION OF THE NAPANEE DUTCH KITCHENET DEMONSTRATOR- SALESMAN PLAN TO THE DEALER

Always remember that there is just one thing the dealer is interested in, i. e., how to sell more merchandise in less time at a profit. When you talk to a dealer about selling him something, you immediately put him on the defensive. When you talk about selling something for the dealer you immediately get his interest, always providing that you present your plan or idea in a logical, forceful, convincing manner. Don't forget the profit producing feature—that is what the dealer is in business for—**Profits**. While it is quite generally known that certain manufacturers are advocating through their salesmen the policy that it is good business for the dealer to carry certain lines even without profit—we do not want to make the mistake of sanctioning any such idea, as it is fundamentally and economically wrong.

Let us repeat: The merchant is in business to make money, and if you want to interest him in our plans it will be done with the least effort by pointing out to him that he can really make a profit on Napanee Dutch Kitchenets.

Approach your dealer as follows—"My name is Jones—I have a merchandising story on Napanee Cabinets that will interest you as a keen merchant and I want an opportunity to tell you the story. If it is not convenient for you to hear it now, at what time during the day may I see you." Remember you must have the buyers undivided attention—or you get nowhere. Don't tell this story standing up in the center of the store—get the interview arranged sitting down in the buyers office.

Next say "I know that you have heard lots of kitchen cabinet stories—and that most of them are "fiction"—we differ materially in our plan because our plan has been operated 2900 times in 2 years from coast to coast and its 95% successful or in other words we have failed 150 times out of 2900—and the big thing in our favor is that we know why we failed in each of those cases.

"Now, Mr. Dealer, we are the only manufacturer of cabinets among the so-called "Big 5" who do not publish a retail price schedule. We believe that our dealers are entitled to arrange their own profit margin and we believe that profit margin should equal your margin on other lines of household equipment. Experience has proved to us and to hundreds

of Napanee dealers that price is not the answer to retail sales but that real salesmanship upon the retail floor is the real answer.

We do use a price appeal in our newspaper copy but that price is based on our cheapest number; is only used to bring people into your store, and inasmuch as our total production on that number is but 10% of our total volume you can readily see that we do control our sales.

As to the quality of our product—it is a known fact to 90% of the furniture and department store buyers throughout the country that Napanee Cabinets are the finest cabinets on the market in point of construction, materials used, and finish—and we charge no premium for that extra quality. An average carload of our cabinets would not vary \$25.00 with an average carload of any other quality line.

Our newspaper copy appeals are price terms and premium. The price appeal I have explained—the advertised terms which we advocate are \$1 down and then take a year to pay. We do not believe it would be sound merchandising to actually sell 100% or even 50% of your cabinets for down payments of \$1—We do believe in \$1 down advertising when it can be controlled intelligently and ethically, on your sales floor. As a matter of fact the average down payments on the 2900 sales campaigns mentioned is about \$15.00. The spread of one year as credit terms on a cabinet of the average retail price of \$75.00 is usual we believe on any other household specialty.

As to premium appeal—we furnish at our actual cost of \$5.00—a 42-piece first quality dinner set to be given by the dealer with every cabinet sold during the sales campaign. The average woman is materially influenced by the offer of a premium.

The greatest assistance which we have to offer you however, and the thing which makes it possible to operate our plan successfully—is the service of a highly competent retail salesman.

These retail salesmen of whom we have more than 40 are first of all successful salesmen thoroughly competent to actually sell cabinets in volume in your store, competent to train your salesmen in intensive selling of cabinets; capable of taking prospects brought in by \$1 down advertising and ethically raising the down payment to a satisfactory point, capable of taking prospects brought in by advertised price appeal and ethically selling to those prospects

the higher grade and more profitable numbers in the line, and thoroughly capable of selling by house to house solicitation which is their duty.

These men are high calibered, high priced salesmen costing us for salary and transportation an average of \$90.00 per week per man, and we sell you their services upon the very low basis of \$6.00 per day or \$36.00 per week.

These men are your insurance against failure and are almost solely responsible for the very rapid growth of our Company.

Tell your dealer that our newspaper copy must be run "as is" to do the job. That it is no experiment but is time tried and proven—that everything in the copy was put their for a purpose and the elimination of any thing weakens the appeal to a certain extent. Feature to the dealer in a strong manner the souvenir proposition which is at our expense—not overlooking the fact that any quantity of souvenirs over the amount you are authorized to furnish, must be sold to the dealer by you at our cost price of ten cents each.

Stress the importance of complete window and floor display—of complete advertising and full co-operation in every respect.

Emphasize the fact that it takes personal solicitation today to sell merchandise in volume, that it takes salesmen experienced in specialty selling to produce results, and that our men have that experience.

Point out to your dealers or your prospects that were we not absolutely sure of results under this plan, we would not dare offer it—because the large share of the expense is our burden.

Don't overlook the value of the unclosed prospect list which, after the campaign ends, will not only prove a valuable asset on Napanee Cabinets but on other furniture as well.

You are selling an Idea, and your cabinet order will follow in due course, if you present your Idea in a strong and convincing manner.

General Information

Without doubt this plan carries more real co-operation for the dealer than any merchandising campaign heretofore offered to the retailer by any other manufacturer, not only on kitchen cabinets, but any other article. The newspaper campaign will pull 100 per cent, if used as furnished. Our letters will pull. But our retail salesman is the feature of paramount importance. This plan has now been in operation over two years. We have run twenty-nine hundred campaigns. A large percentage of our dealers constantly repeat the effort, and are coming to us every day with praise for our methods. The plan is a success.

Of course, you will readily realize that you are selling a merchandising idea under this plan, and not kitchen cabinets. The orders will come spontaneously if you sell the idea. The cabinet is, as far as your plan is concerned, of secondary consideration. You sell the plan, then your dealer automatically buys cabinets.

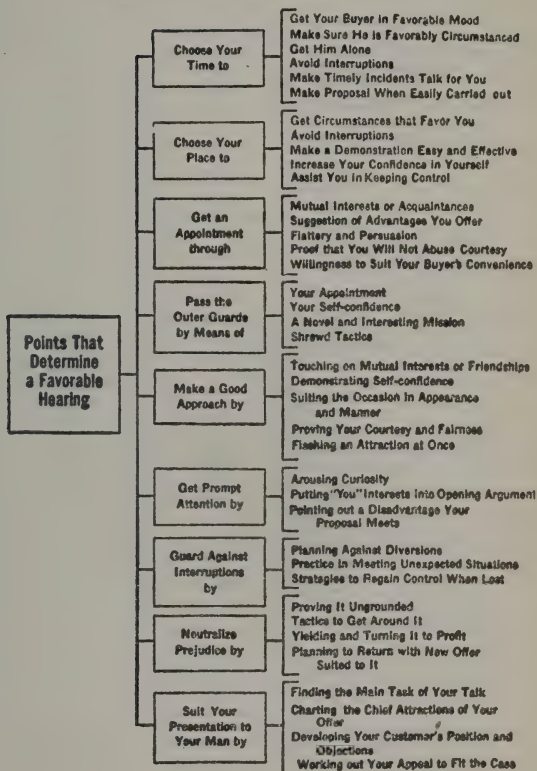
The most successful sales are those where the bulk of the cabinet order is Model G and J. Use Model K and M sparingly. Use Model D only from the standpoint of "price appeal," and never in quantity. Our retail salesmen are schooled to sell the high grade and profitable end of the line, even though prospects are brought into the store by price advertising. It will be much easier for you to sell if you show and talk only the Model J and G. The less the number of models, the easier to sell the consumer.

Napanee Dutch Kitchenets should, of course, be advertised at One Dollar down, and the dealer should advertise to take in old cabinets at a flat \$5 allowance on the price of a new Dutch Kitchenet. Don't forget that even with Dollar Down advertising, our average down payment through the use of our hard hitting retail salesmen, is approximately \$15.00.

Schedule your sales consecutively as per instruction heretofore issued.

TO REACH AND INTEREST BUYERS

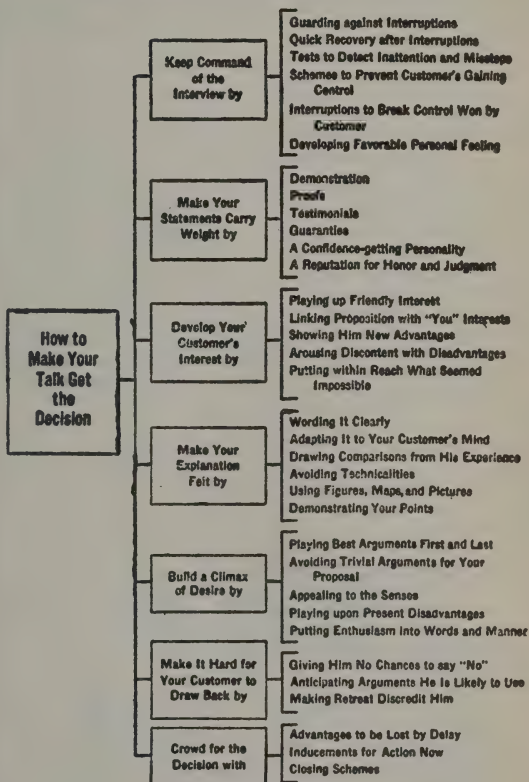
HOW TO REACH AND INTEREST BUYERS



"Shrewd tactics before and in the introduction insure a favorable hearing for the salesman. Study this chart closely, for it suggests the important points to consider in making a customer anxious for the meat of a salesman's proposition."

SECURING FAVORABLE DECISION

PERSUADING YOUR CUSTOMER TO SAY "YES"



"Here are charted methods for holding a tight rein on a customer's interests, how to lead him step by step toward his assent. It emphasizes the factors that build up desire, that cut off retreat and make it easier to say 'yes' than 'no.'"

THE PRODUCT AND ITS CONSTRUCTION MODELS AND SPECIFICATIONS

The following pages are designed only to give you a clear idea of relative values of, and equipments contained in, Napanee Dutch Kitchenets.

For complete Demonstrating talk on quality construction, and equipment, see pages 40 to 48 entitled demonstration.

MODEL J

The ACME of PERFECTION and the very last word in Kitchen Cabinet Construction.

Height 72 inches, depth of base 23 inches, sliding table 27 x 48 inches. Over all measurement, 50 inches. Equipped, as it is, with many new features, the big Model J is the leading number in the line. New and distinctive rust-proof hardware, the adjustable sugar jar, the sanitary carrier, the smooth surface roll curtain, the easy fill flour bin make the cabinet the ideal selection among kitchen cabinets—it is the ultimate. This great cabinet comes in golden oak and white or grey enamel.



MODEL J

MODEL G

Height 72 inches, depth of base 23 inches, sliding table 27 x 48 inches. Over all measurements, 42 inches. This is just the cabinet for the home of medium size. It has the sanitary carrier, the regular patented flour bin, the new adjustable sugar jar, the bread-board and meat-block, and, in fact, all of the usual Napanee conveniences. This is the cabinet most dealers recommend for the Kitchen that will not permit a larger cabinet. It is furnished in golden oak and white or grey enamel.



MODEL G

MODEL M

Built Especially for Small Homes and Apartments

A Marvel of Convenience and Compactness.

Investigations disclosed the fact that the apartment and new home builders of America generally installed built-in cupboards. It therefore developed that there was an urgent need for the scientifically constructed kitchen cabinet to replace them. The Model M is a result.

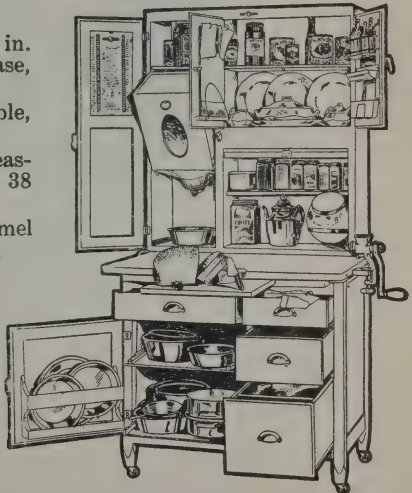
It is built for the small kitchens of apartments and for the homes with the smaller kitchens where every inch of space must count. Every requirement of the housekeeper has received consideration in this cabinet. All of the Napanee features have been included in it. Please take notice of the special flour bin, provided especially for this cabinet. It holds thirty pounds of flour and at the same time allows use of the space above for a shelf. The pan in the bottom of the flour compartment is also shown in the model. It catches flour scattered about when sifting. This pan is now also included in all of the principal models. Women who are now using Model M say it is the very epitome of convenience.

Height, 72 in.
Depth of base,
21 in.

Sliding table,
25 x 36 in.

Over all measurements, 38
in.

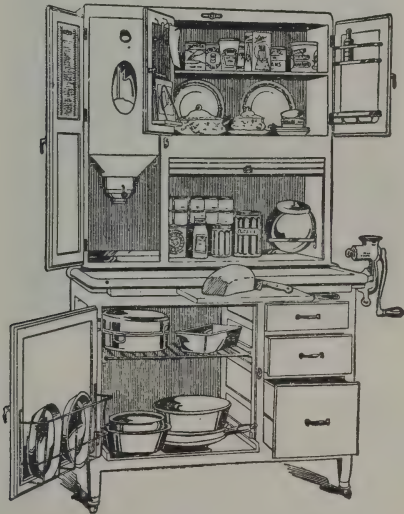
White enamel
only.



MODEL M

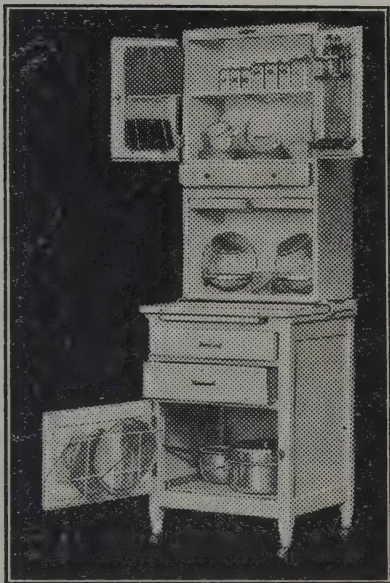
MODEL K

Height 72 inches, depth of base 21 inches, sliding table 25 x 40 inches. Over all measurement, 42 inches. Model K is an extremely popular Model with Dutch Kitchenet dealers. It is equipped with the regular patented easy fill flour bin, adjustable sugar jar, the sanitary carrier, and many other Napanee conveniences. Notice the sliding bottom and shelves in this and all other principal Models. This number may be had in golden oak and white enamel.



MODEL K

MODEL W



MODEL W

The first 24-inch Cabinet on the market. Completely equipped, of regular Napanee highest grade construction. Made only in white and grey enamel.

72 inches high.

25 inches wide over all.

19 inches deep.

167 pounds shipping weight.

MODEL D



Manufactured, only because we recognize that a certain percentage of dealers want a cheap cabinet on their sales floor simply from a psychological standpoint, that they may literally be in position to meet competition, but with the idea of selling the higher priced Models. Our profit percentage on this is practically nil, and volume business on this pattern is not interesting.

The quality of material and the equipment, as far as it goes, is undoubtedly as good as in any other Model, but quite naturally it does not carry the same degree of finish.



MODEL D—Continued

69 inches in height.

Table top 25 x 40 inches.

This cabinet has an improved flour bin extending forward over the table top for filling on two arms. It has the regular patented Napanee roll curtain and usual door equipment. It is equipped with a complete set of beautiful crystal glassware, as illustrated. The base has two drawers for utensils and linens and regulation bread drawer. The kitchenware compartment in the base is equipped with a sliding shelf. The best of materials go into the manufacture of this cabinet. Note that it has round corners at the top the same as other models.

Six months ago, yielding to the urgent requests of many of our dealers, we brought out the following complete line of tables and bases.

NAPANEE QUALITY

The same high quality of workmanship that has always characterized Napanee Dutch Kitchenets will be found in the new pieces of kitchen furniture.

There is always a demand for kitchen tables or bases--they can be sold in many instances where there is not room for a full sized kitchen cabinet. Some one gets this business--why not you?

Our line of bases are much heavier in construction than competitive product. The cross members used in tying the frames are $2\frac{1}{2}$ inch and gained in at each end, in addition to which they are securely held in place by glued blocks. The average cross ties are $1\frac{1}{2}$ inch sawed off, butted up, and nailed through to frame from the outside.

All Napanee Base drawers have gained in partitions, exactly the same as Napanee Cabinet drawers—this is exclusive with us.

You will find corner braces in our case construction—and none in our competitors. All Napanee drawer bottoms are Maple veneers. Fifty percent of competitive drawer bottoms are gum.

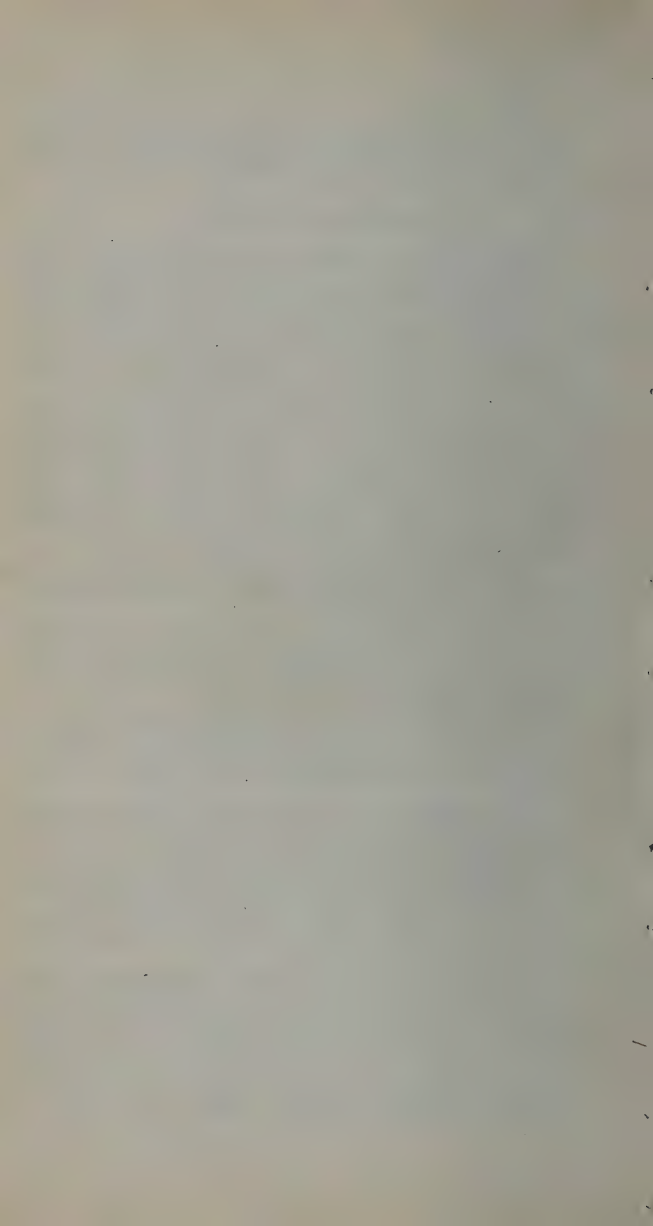
In our No. 28 and No. 32 we install a built-in veneer bottom under the drawers as a dust proof cover over the sliding bin. Our competitors have none.

Our framing is one to three inches wider than on any competitive number in our No. 29 and No. 31.

The legs on all numbers competitive to our No. 28 are small and straight—without taper—Notice ours.

There is 25% more value from stand points of material and construction alone, in Napanee Bases, as compared to all others.

We have a distinct, practical, and exclusive talking point in our swinging stools. Directly under the seat is a spring arrangement which holds the foot of the stool off the floor when not in use, eliminating all scarring of the floor or floor covering. This spring contracts, of course, when the stool is occupied allowing the support to rest on the floor.



MODEL NO. 28



MODEL NO. 28

This table base provides a real leader for special sales. The Firm-flat table top is 27 x 40 inches and the work table is 31 inches from the floor. It has two drawers, one of which is partitioned and the handy oval front, divided flour and meal bin sliding underneath. All veneers used in this model are clear, white hardwood just the same as those used in other models.

MODEL NO. 29



MODEL NO. 29

This model is a splendid utility kitchen base. The table top is 27 x 40 inches and the work table is 31 inches from the floor. It is equipped with a regular Napanee bread board and meat chopping block as well as a Napanee tilting flour bin. This model should be an especially attractive proposition for special sales.

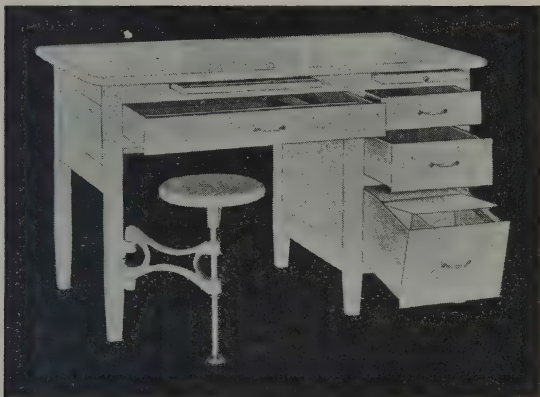
MODEL NO. 30



MODEL NO. 30

This is something entirely new in the kitchen base industry. In addition to the one large partitioned drawer and three open drawers it has a sliding oval front bin underneath. This bin is divided so it may be used for both flour and meal. This base also has the regular bread board. The top is 27 x 48 inches and the work table is 31 inches from the floor. All models bear the same stalwart Napanee construction.

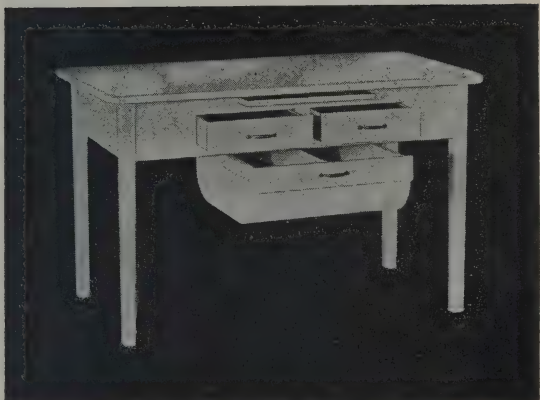
MODEL NO. 31



MODEL NO. 31

Model No. 31 is ideally equipped to give service in the kitchen. The porcelain work table is 27 inches in width by 48 inches in length and is just the right height from the floor to be the most convenient for the average housewife—31 inches. It is equipped with one partitioned drawer for kitchenware, two drawers for towels and kitchen linen, a whitewood, odorless bread board and a heavy meat chopping block. This model may be had in snowy white or French grey enamel.

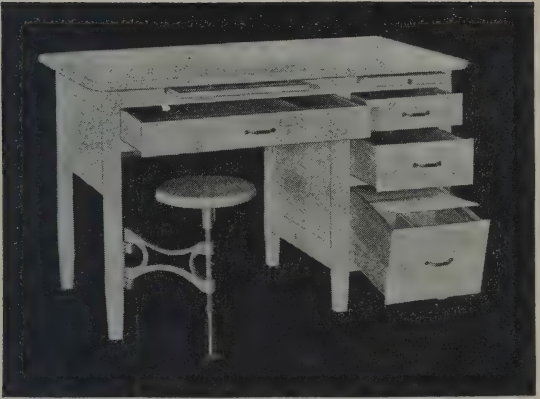
MODEL NO. 32



MODEL NO. 32

This model is a duplicate of Model No. 28 except it is eight inches longer. The oval front divided, flour and meal bin will make this an especially attractive number. It will be extremely good for special selling efforts on kitchen furniture.

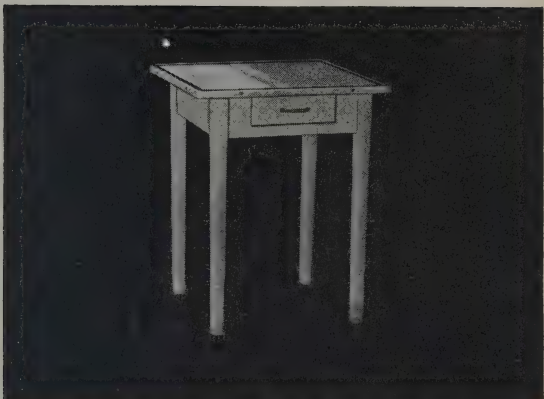
MODEL NO. 33



MODEL NO. 33

This model is exactly the same size as Model No. 31 except it is 8 inches less in width, making it adaptable to more kitchens. More 40 inch kitchen cabinets are sold, than any other dimension, so it is with this 40 inch base. It is equipped with one partitioned drawer for kitchenware, two drawers for towels and kitchen linen, a whitewood oderless bread board, a heavy meat chopping block and large bread drawer. The top is constructed so that it will not buckle. This is a genuine Napanee Kitchen base, made by the makers of the famous Napanee Dutch Kitchenet. Napanee quality throughout. The most popular size.

MODEL NO. 23



MODEL NO. 23

This model is especially built for those real small kitchens of apartments or small houses. It is 24 x 24 inches and the work table is 31 inches from the floor. It is equipped with the usual Firm-flat porcelain top and the utensil drawer.

MODEL NO. 24



MODEL NO. 24

This table is 25 x 36 inches and the work table is also 31 inches from the floor. It bears Napanee construction throughout, having the partitioned drawer, the Firm-flat porcelain top and the usual Napanee hardwood veneers.

MODEL NO. 25



MODEL NO. 25

Here is the average size Napanee kitchen table. It is 27 x 40 inches and is 31 inches from the floor. The drawer is partitioned for kitchen utensils. This is just the table to use for special sales. Of course it has the regular Napanee Firm-flat top.

MODEL NO. 27



MODEL 27

This is the stalwart 27 x 48 inch Napanee kitchen table. Its work table is 31 inches from the floor. The large commodious drawer is partitioned and built after the regular Napanee construction. The top has been stretched and is therefore Firm-flat.

RETAIL SALES SYSTEM

Next to the product, the system of selling adopted by Coppes Bros. & Zook is paramount.

In every business there is one best way of doing the thing, and a great many other ways that are absolutely wrong.

Every business that is truly successful has such a system and applies it rigorously—disregarding non-essentials, avoiding side issues—saving time, and insuring the maximum results.

Not to have such a system is proof positive that the business is in the experimental stage.

This applies particularly to selling, where many men of widely different experience are marshalled to accomplish specific things under the same general conditions.

For a great many salesmen to attempt to sell the same thing by a great many different methods would mean that only a few of them would be really successful, and would inevitably bring chaos in other departments of the business.

This Company has evolved a system of selling which saves time, simplifies the work, and insures the success of every man who applies himself to it.

This system is the product of years of experience in the kitchen cabinet field. It has been tested time and again against other systems, and has proved itself so uniformly superior that this Company has adopted it, and insists that all salesmen follow it without deviation.

The proof of its effectiveness lies in the fact that salesmen who follow our system closely are immediately successful and constantly increase their production, while the few who do not rarely last in the business.

Theoretically, this system of selling is based upon three things—Qualification, Knowledge of the product, and one interview.

In practice, this system gets the following results:

It gets attention.

It insures a courteous and complete demonstration.

It arouses the prospect's curiosity quickly to a point where he is ready to see the merit of what the salesman has to offer.

It places the advantages and the conveniences of the cabinet before the prospect so clearly, so quickly, and with so little friction that the prospect's consent to the sale is obtained.

It provides the essential elements of proof of the salesman's statements in such concise form that unnecessary talk is avoided.

It saves the salesman's time and energy—enables him to concentrate his energies on the actual work of selling, enables him to give more demonstrations—increases the amount of business he can handle, and produces the quality of business that is uniformly satisfactory to this Company.

Your next step after having thoroughly familiarized yourself with the product which you are going to sell is to get a working knowledge of your competitor's line of goods in order that you might converse intelligently of the good and bad points in comparison with what you have to offer. The best way of accomplishing this is to get catalogues of the different lines and study them as hard as you can until you are sufficiently familiar with them so that you know as much about them as the salesmen who sell them. Don't overlook the fact that the kitchen cabinet business is your business, and the more you know about what is on the market and how they are constructed the more goods you are going to be able to sell.

SYSTEM OF RETAIL DEMONSTRATION

In a commercial sense all selling efforts can be divided under two heads:

1. The kind of selling that requires the salesman to go to the customer.
2. The kind of selling that requires the customer to come to the salesman.

Regardless of the nature of selling which you may happen to be doing at the time, you will still have to go through the same process to get the order.

The four logical steps are as follows:

1. Center the prospect's attention on the article.
2. Create interest by proving that the value of the article is equal to the money asked for it.
3. Arouse desire by showing the prospect that the possession of the article will be of more material benefit to her than the money required in exchange.
4. Closing the sale.

It has been proven time and time again that the salesman who knows his line and can give an informative talk on the article he is selling turns 90 per cent of his prospects into customers.

When a woman comes into the store she is interested, and the "Just looking around" excuse is merely an alibi which she prepares to be used in the event the salesman fails to arouse a desire in her mind for the article.

The one and only way to interest a prospect in a kitchen cabinet is by actually demonstrating each individual convenience. The exclusive features to be found only on the Napanee Dutch Kitchenet not only create interest but have a tendency and go a long way toward arousing a definite desire in the mind of the prospect.

By recognizing the above truths, a set system has been outlined. Make first reading standing beside the cabinet and operate it as it is read. Rehearsals are of much advantage.

Basic argument: It is always easier to go down than it is to go up. To instill in the prospect's mind a desire for a quality article, it is suggested that they be led to one of the highest priced models. Demonstrate thoroughly. The model just mentioned having been completely discussed, the question of price arises, necessitating a demonstration of one of the cheaper models. Invariably the prospect will turn back to and refer to the larger and better cabinet, and comment on the material differences which,

of course, have been gone over and pointed out during the demonstration. In ninety cases out of a hundred, where this method has been used before the prospect leaves the store, she will admit voluntarily that she would have been satisfied with the cheaper cabinet, if the better one had not been shown.

In following the above outlined plan several things will be accomplished: First, the selling of the better end of the line. Second, more money for the dealer. Third, stimulates increased respect for the company, with a cumulative effect with every transaction.

The following demonstrative method has been found to give maximum results. Study this carefully until it becomes automatic. Read aloud, at the same time practice voice modulation, eliminate sing-song conversation, thereby making sales talk seem fresh and natural to the prospect.

Arrange cabinets in half circle, with cabinet most desirable to demonstrate in the center. It is a very good idea to have a comfortable place for the prospect to rest, during the course of the demonstration. Place a chair or bench far enough away from the cabinet to allow ease in turning it around, still keeping it close enough so the prospect can easily understand all that is being said without difficulty. Speak in a very moderate tone of voice, varying it at times to retain interest. Then follow the demonstration through to the finish. Be sure that all cabinets are closed before commencing.

"Madam, will you have a seat while I demonstrate the cabinet? It will only take a few minutes, but I really want to show you what a Napanee Dutch Kitchenet consists of."

Step to the right side of the cabinet, facing your prospect. When they are comfortably seated, and not before, commence your demonstration.

"The first thing to call to your attention is the beautiful appearance of the N. D. K. In constructing this cabinet there has been taken into consideration one of the most essential things which confronts the housewife of today, namely, Pride of Ownership. Everyone knows that no matter how handy or how wonderful an article may be, if we are ashamed of its appearance its real value drops a great deal in our estimation. Keeping this fact in mind, we have finished this cabinet in Snow White Enamel, rounded the corners of the upper cupboard, equipped it with solid brass hardware absolutely rust-proof, placed the hinges so that they would be symmetrical.

The Flour Bin Compartment .

Open the door with the left hand and, taking a pencil in the right one, remark by calling attention to the chart on the upper half of the door which is a daily reminder advantageously used to assist the housewife in ordering groceries. This chart carries 52 different staples which are in constant demand, arranged alphabetically, and works in this manner. Demonstrate.

“This chart was devised after an investigation to find out how many times a day the housewife ordered groceries, and it was found to vary from 2 to 5 times, consequently eliminating extra calls.

“On the lower half of the door you will note a bracket which carries the coffee and tea jars. These jars are made of Crystal glass, the corners are rounded on the inside to make them easy to clean, and the outside is corrugated to prevent them from slipping when the hands are moist or damp.”

The Patented Flour Bin

"The flour bin is one of the most talked-of features about a kitchen cabinet, and this bin is conceded to be the most practical and convenient bin on the market because of the absence of mechanical devices which get out of order, also because of its ready accessibility for cleansing purposes." Demonstrate by removing the bin. "It is also noted for the ease with which it can be filled. In the event any flour is spilled while filling, it falls on the pure white porcelain top and can be cleaned up and replaced in the bin without any loss. It does not fall on the floor which would cause extra work and waste. Not only are some other bins awkward and unhandy to work with, but some of them are really dangerous on account of the heavy spring tension which they are on when they are down in position to be filled, and if they should by chance not catch a serious accident might occur."

The Cupboard Storage Space

"In this next compartment is a large storage space for dishes, canned goods, or groceries. This is finished with three coats of Beautiful Snow White Enamel which can be subjected to soap and water and not affect the finish. This compartment extends through, and the lower half of the second compartment is used for a cooling rack for pies or cakes, and below these is more storage space."

Condiment Compartment

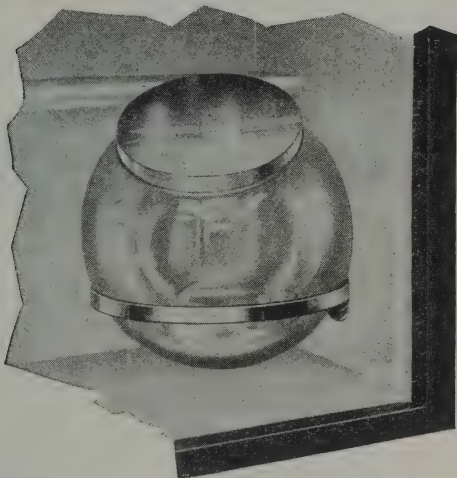
Raise the roll curtain remarking at the time:

"Please find by placing the hand on the inside of



this roll door curtain that it has a full canvas back which prevents any dust or dirt from falling on your food and makes this compartment absolutely dust-proof when the curtain is drawn, and assures you of long service which this cabinet can be expected to stand.

"Inside is to be found a complete set of spice and salt jars. These are made of the same fine Crystal



glassware as the coffee and tea jars previously shown you. The roll sugar bowl on the right is very convenient. Regardless of which side you may be working, you will find that it is always at your finger tips. The bowl rolls in any direction and holds about ten pounds of sugar."

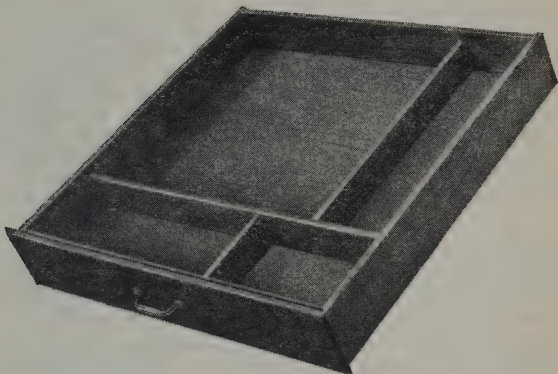
Table Top

"Next is the porcelain enamel table top absolutely buckel-proof, and will not chip or check. It is a full 48- by 27-inch top and will last a lifetime. Conveniently placed on the right is a meat-block made of hard maple, the finest wood procurable for the purpose. This allows pounding of steaks or the cutting of meats and salads without dulling your knives or harming the table top proper.

"On the left, handily placed, is the bread-board, an article used three times a day, 365 days in the year. It is made of Linden wood, absolutely odorless and tasteless, and it is of a size large enough to be useful."

Base of the Cabinet

“Directly beneath the bread-board is a large drawer partitioned off for your knives, forks, and spoons,



and on the right is another drawer of the same size, but without the partitions. Directly below is another large, deep drawer for aprons, towels and linens, and below that is found the bread box made of rust-proof material and guaranteed to keep your bread fresh. All the drawers in the base are built like high-grade buffet drawers. The material is all hardwood with gained-in partitions, and the bottom is veneer boxed in. The drawers are all varnished inside and work easily, as the bottom edges are rounded to reduce friction.

“Next you have a large compartment for kitchen utensils with two sliding trays, one of metal for the lighter utensils and the other of wood for the heavier ones. This tray is on runners which are rounded and slides perfectly easy when the tray is loaded.

“Note that the utmost precaution has been taken not to leave any cracks or crevices where vermin or dirt may collect, but have finished it up smooth and dust-proof.

“Also note that the inside of the base is of natural finish in order that the quality of material may be observed as used throughout.

“One more thing before leaving the base. Take any of these drawers, pull them way forward and push them in from either side with one finger, which proves they will never stick.”

The Back of the Cabinet

"The back of the cabinet equals the front in construction, quality, and necessary appearance."

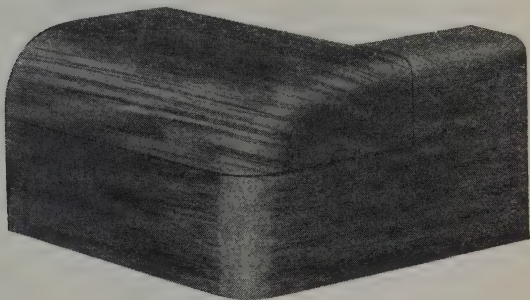
Turn cabinet around.

"The back of the cupboard is of one piece of hardwood three-ply veneer, the tops and sides of the cupboard are grooved to allow the back to set flush and smooth, no panels to catch dirt. Note also that the nails are approximately three inches apart, which prevents the back from warping and pulling away from the shelves, causing the enamel to check and crack and become unsightly within a short time. Every precaution has been taken to prevent trouble of this kind. The finest cabinet built is our aim, regardless of price.

"The back of the base as shown is constructed identically the same as the top; and at this point note the fact that this back is sealed across the center, making it mouse proof, dust-proof and vermin proof.

"The strip across the back, along with the sanitary hanger which is used on the side, supports the weight of the cupboard and transmits this weight through the one solid leg post directly to the ant-proof caster with which the cabinet is equipped.

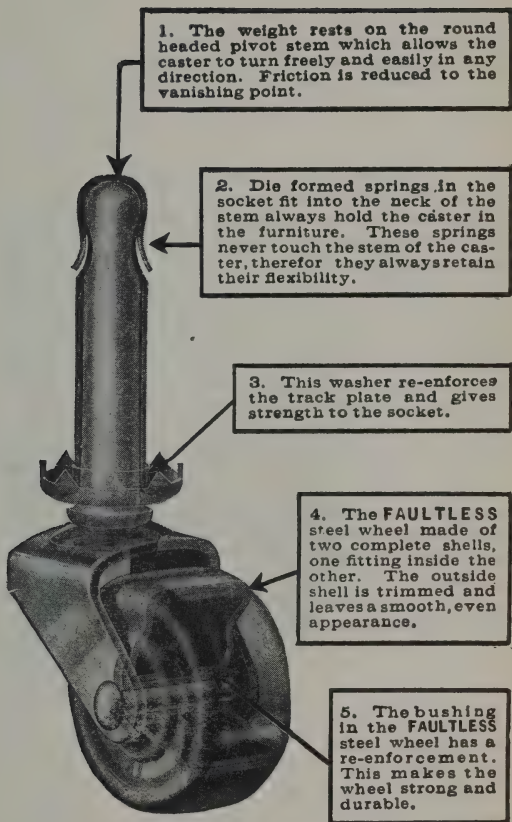
"The corner block construction makes it impossible for these legs to pull away from the base, and



the steel ferrule on the legs keep the shoulders of the casters from tearing out or splitting them when the cabinet is being moved."

Turn the cabinet endways.

"A place is made on either end for a food chopper block which all cabinets are equipped with. This block is reversible and can be used on either side.



THE UDYLITE PROCESS

Napanee hinges and casters are rust proofed by the Udylite Process. The process consists of electroplating iron or steel with a thin coating of cadmium, about one one-thousandth of an inch thick. The article is then baked for three hours in a temperature of four hundred degrees Fahrenheit, which causes the cadmium to penetrate the iron and form atmospheric corrosion. Furthermore, scratches or abrasions will not show rust due to the surface alloy formed.

This process is, according to tests run by the United States Bureau of Standards, much more rust-resisting than either the hot or cold galvanized methods.

In color the deposit is a flat white, and Napanee casters are sent out with no additional coating, while Napanee Hinges are nickel-plated over the Udylite.

Nickel plating over Udylite will stand up at least ten times longer under a severe chemical test than nickel plating even over copper plating.

The Udylite Process is fully patented by three different patents, with four additional applications now pending.

"The small rubber bumpers are placed on the yokes to protect the tabletop and to do away with that jangling noise when the top is pulled forward."

Stepping back from the cabinet make this remark:

"How does a cabinet of this nature appeal to you, madam?"

Having finished the demonstration, if not before, the prospect will ask the price. To some people the price of the article is not a paramount factor; with the majority, **when they first come in, it is.**

Right at this point is the time to get all the definite information that you need, to know just what cabinet in size and style that she can use. After having done this, then concentrate on selling the prospect the one which she should have.

To close the demonstration does not necessarily mean the customer is sold. Ofttimes, at this point, intensive salesmanship is required.

Actual construction has not yet been discussed for two reasons. The first is, too much time would be taken up; secondly, argument may arise before the customer really knew what your article consisted of.

Now, if the prospect starts to object concerning the price of the cabinet, there still remains the opportunity of tearing the cabinet all apart and convincing her and making her admit that it would be impossible to build this cabinet out of better material or to construct it in any better way. The Napanee Dutch Kitchenet is constructed so as to make this possible. Again an opportunity to make a sale.

If at the end of this session, the prospect admits that it is everything that has been said, but states that she cannot afford it, simply ask the party if it is their intention to pay cash for the article. If it is, there is generally a cash discount to be offered, depending, of course, on the policy of the store where you happen to be. If she says "No," that she would like to take advantage of the deferred payment plan, then she still has no argument; for if she can afford to spend \$60.00 for a cabinet, she can afford to pay ten or even twenty more and buy what she likes.

Find out the cabinet the prospect likes, then sell her that one. Don't try to sell something that does not appeal. Unless it happens to be one of the cheaper models, then by all means switch, if possible. Should the sale be made and the prospect not like the cabinet, after having been talked into it, nine chances out of ten she will cancel it when she arrives home.

CAUTION

Don't get the reputation of being a dictator—remember at all times that this information, figures, data, et cetera, have been worked out in actual practice and are a good bit like dynamite—if used rashly and with over-positiveness will start arguments which will never be finished. You are trying to do big business and big things are not often accomplished in a minute.

Avoid Negative Answers

Almost all human conversation is spontaneous. Consequently, guard any sales talk that requires negative answers. If customer is made to answer negatively, it is exceptionally difficult to persuade an affirmative reply.

Ask prospect if hesitancy or doubt ever advanced any one on the road to success. An opportunity is here, why not seize it?

CLOSING TALK

Closing talk starts with the first word uttered. Everything from then on is closing. Continually work toward one point.

DON'T LOSE SIGHT OF THE MAIN POINT

Many salesmen lose business because they lose sight of the main point. They get into a big discussion about things that are really aside from things they are trying to do.

Always stay on the main line.

It is a good bit like the man who was going to buy a Cadillac car. He was satisfied that it would do everything he wanted it to do. He was about to purchase it, and the salesman had the order book in his hand. But they got into a discussion about the poor looking hammer in the tool box and they talked about it so long that the prospect got out of humor and didn't buy the car. The price of a good hammer is only \$1.50 and it had nothing to do with the car anyway.

RELIABILITY

Napanee Dutch Kitchenets are backed by the guarantee of an old, reliable furniture factory that has had long experience in building fine furniture.

The Napanee Dutch Kitchenet is the only cabinet built exclusively of oak and white maple. It is built by the only cabinet factory in the United States that cuts its own lumber from the standing timber.

Most of the lumber in the Napanee Dutch Kitchenet has been seasoned in our own lumber yards for at least one year before it is brought to the dry kiln. We cut, saw, dry, and cure our own lumber and guarantee that it is the highest quality used in any kitchen cabinet.

There is no piece of furniture that the housewife can put into her home which will give so much satisfaction, save so many steps, so much time, and so much work as the Napanee Dutch Kitchenet. A Napanee Dutch Kitchenet is not a luxury but a necessity in every home—the woman's workbench that makes her work easier and saves her time.

CONVINCING FACTS

Simple, straightforward, convincing facts, spoken in a modulated tone to a customer instead of at her, will sell goods nine times out of ten when the "clever" but uninformed salesman falls down.

A SUGGESTION

There is a type of customer that can be influenced by figures—by the use of a pencil and paper. The following are good points to bring out in this line:

Call attention to the patented flour bin which can be filled without waste; the sugar jar and the spice jars, handy, yet out of the way so that they are not easily knocked over and spilled; there can be saved on these features alone during the day's work in the kitchen at least one cent. This, of course, is a very small amount; but with your pencil and paper show your customer that this means \$3.65 per year, and estimating the life of the Napanee Dutch Kitchenet at 15 years, it amounts to \$54.75, the average price of a Dutch Kitchenet—paid for in actual saving alone.

Take the cost of the cabinet the customer is interested in—for example, a \$60.00 number and divide it by the estimated life of the cabinet, 15 years. This result will show a yearly cost of \$4.00, or a small fraction over one cent per day cost for

the time alone that the Napanee Dutch Kitchenet will save the housewife, not to mention the material saving shown in the above illustration.

When the woman is accompanied by her husband, it is a good plan to bring the conversation around to the scarcity and high cost of labor and the necessity of economizing. During the conversation the man will usually place a price of about 40 cents per hour on his wife's labor, or it can be made to equal that considering living expenses, etc. If the Napanee Dutch Kitchenet will save this woman 30 minutes per day, which it easily will, giving her more time for other household duties, this will amount to 20 cents per day, or \$1.40 per week, and \$72.80 in one year. Your customer has received benefits the first year.

The "Psychological Moment"

There is a time in every sales talk when the customer is quite ready to say, "Well, you may send it out." If you are not exactly certain about just when that exact moment arrives, pull out your sales book and pencil at the time you think to be the right moment. Then watch your customer. It often brings the decision you want.

Unexpected Sales

Often you have a customer that you have sold something else to, and before leaving there is always a moment in the conversation which permits you to say: "Have you seen the Napanee Dutch Kitchenet, the world's finest kitchen cabinet?"

If the customer is not in a hurry she will usually permit you to demonstrate the Napanee Dutch Kitchenet. Even if she is not in the market for a kitchen cabinet she often tells of what she saw to some friend who is in need of one.

This costs you nothing, and frequently results in unexpected sales.

THE INSTALLMENT PLAN OF RETAIL SELLING

If a Napanee dealer wants to make maximum profit he must sell on the payment plan. This is because prospects for an article selling at the average price asked for a Napanee Dutch Kitchenet are, by actual survey and proven statistics, divided into three classes:

1. Ten per cent can pay cash.
2. Thirty per cent are entitled to purchase on an open account basis, i. e., cash in thirty to ninety days.
3. Sixty per cent must buy on the payment plan, or not at all.

The above figures will show you that if a dealer has four hundred prospects and will not sell on the payment plan, he can only reach 40 per cent of his prospects or 160 people.

It is easy for the merchant to sell on the payment plan, on an advertised sale of \$1.00 down and \$5.00 to \$10.00 per month. If the sale is handled right by the store sales force, the average down payment can be brought up to \$15.00 and the sale will pay out within a year's time, which is the average time a lease form sale agreement runs in a furniture store.

The experience of thousands of merchants who have made fortunes proves beyond a question of a doubt that the payment plan is profitable. The merchants who have made money out of the payment plan have realized this fact, which is the basis of the entire proposition. Thousands of good, worthy, honest people cannot get together at one time the amount necessary to the purchase of a Napanee Dutch Kitchenet. When you eliminate these people you eliminate the largest percentage of your prospects, and these men know it.

The payment plan has even proved practical in the sale of stocks and bonds. Some of the largest investment houses in the country sell securities on the payment plan. The merchant who refuses to do business on this basis is merely turning over some of his customers to his competitors.

Two per cent is average bad credits.

Another Reason Why Dealers Should Be Willing To Sell Kitchen Cabinets On Small, Down Payments

A recent analysis and investigation conducted by the Harvard Bureau of Business Research brings out the following facts:

The value of a Customer on the books is worth in **repeat** business, per year, to

Clothing Store	\$ 85.00
Department Store.....	365.00
Cloak and Suit Store.....	236.00
Shoe Store.....	35.00
Furniture Store.....	87.00

after deducting initial order.

The point is: A Resale Campaign on Napanee Dutch Kitchenets will put accounts on the books at a profit , or even help to raise the figures for furniture and department stores as shown above.

INSTRUCTIONS FOR WINDOW DISPLAY

A great deal could be said here about arranging window displays, which, if one had the time to devote to it, could probably be worked out to a fine art. Instead, however, you will find herewith in detail the window which experience has taught will give the maximum results, regardless of size or shape.

Cover the floor with a bright colored pattern Congoleum Rug.

Place a large Model J directly in the center, facing the way you wish to dress the window.

Paste onto the glass in front and just a trifle higher than the cabinet one of our Napanee banners.

Open all the doors of the cabinet.

Rest the flour bin in position for filling. Remove cover.

Dress the storage space with a set of dishes.

Dress lower base with different kitchen utensils. Pull sliding trays a trifle forward.

Open all drawers, the top just a little, the second a little farther and so on down.

Pull out bread-board and meat-block a slight distance.

A Napanee Dutch Girl on either side at the rear of the cabinet.

On either side place a Model G and K. These should have the doors closed and set a little to the rear of the main cabinet. If there is room for more than three cabinets, put in the different models which you have in conspicuous places with all doors and drawers pulled open, to show interior of cabinets.

The more natural to life you can make the model J look the better response you will get. A loaf of bread with a knife half way through adds a touch, when placed on the out-drawn bread-board.

A food chopper set in position is good. Be sure to place a small pan under it.

Two or three pies in the cooling racks help.

An apron or tea towel half way out of the linen drawers gives an idea what it is for. Knives and spoons in the cutlery drawers is self-explanatory.

Above all, be certain that the cabinets and the window are spotlessly clean.

Fancy and elaborate displays while helpful are not necessary. A cabinet dressed in the above manner will draw attention of actual prospects and not sight-seers. There is an attraction about a kitchen cabinet that most housewives cannot resist.

Wm. Filene's Sons Co., of Boston, has often been quoted as considering their window worth \$100,000 a year to them; Lord & Taylor, \$150,000 a year. The Hudson Co., of Detroit, consider each of their windows worth \$100.00 a day.

Wherever you find a retail merchant getting anywhere near maximum results from the use of his windows, you will find him not only firmly convinced that his windows are valuable to him, but you will find him in a position to place an actual dollars and cents figure upon the valuation.

We have questioned a great many retailers, and, wherever records of results are kept, they clearly show that results from newspaper and all other forms of advertising are invariably greater when the window and counter displays are employed to cooperate with the printed word and close the selling argument, with the convincing exposition of style or value made possible only by an actual view of the article or merchandise.

Not long ago, a retailer in a middle western state conducted a sale on ladies' garments, employing only newspaper advertising. Thirteen garments, ranging in price from \$15.00 to \$50.00, constituted the biggest day's sale during the one week's drive on these garments.

The week following, practically the same sale was launched, but with the added feature of window and counter displays, these displays carrying bold announcements "as advertised." The smallest day's sale was 15, and the largest day's, 35 garments.

Another store that had been consistently advertising a nationally known package of candy selling at 60c per pound, in local newspapers and car cards, had never succeeded in doing over \$30.00 in any one week on this particular package.

A different display was placed in the show window, and a rather elaborate counter display made in different sections of the store every Friday night. The result was that they soon accomplished an average Saturday sale of over \$100.00, while the sales during the other 5 days of the week seldom fell below the \$40.00 mark.

This is an unusually heavy increase, but just goes to show what intensive use of window and counter displays will accomplish.

Window display advertising, it is strange to note, is looked upon by a great many retailers, and manufacturers too, as a competitive form of advertising.

On the contrary, both window display advertising and all other forms of advertising can be made to produce greater results if they are used as cooperative selling efforts. When an advertising appropriation calls for these different kinds of advertising, and all of them in great proportion governed by the merchandise to be sold, locations of store, etc., much greater sales results can be obtained than if any one form is indulged in at a sacrifice of others.

FLOOR DISPLAY

Floor display is one of the most essential parts of any sale, for it is a link in the chain which puts the sale over and ties up with all that has gone before.

First the advertising, then the window display followed closely with a well-arranged floor display, and finally the Demonstration Display where the sale is ultimately closed.

HOW IT WORKS

The housewife in glancing over the daily paper may be attracted and interested by the advertising of your cabinet, not to the extent, however, to cause her to call for a demonstration. If during her shopping tour she should happen to pass an attractive window display of kitchen cabinets, she immediately recalls the advertisement in the paper and will invariably pause to examine it. After having satisfied herself as to the appearance and desirability of the cabinet, it is only natural that she will stop in to inquire the price of a certain model which she has already pictured in her kitchen.

If on entering the store this prospect is confronted with a display of other lines of furniture and is not immediately taken care of, she will do one of two things—she will either wander about looking first at this and then at something else so that, by the time a salesman arrives, her mind has been directed and turned to other things and the cabinet in most cases is entirely forgotten; or, not being waited upon immediately, she will at once become disinterested and walk out.

On the other hand should there be a well-arranged floor display to attract her attention, she will amuse herself by examining the cabinets at close range and so, when the salesman approaches her, she has by this time become so interested that it will be a simple matter for him to obtain her consent to a demonstration.

Bear in mind that this woman is an actual prospect and that there is absolutely no reason in the world why she cannot be sold a cabinet at that time. The looking around excuse is only an ALIBI.

From the above explanation you can readily see how very necessary it is to have a well-arranged floor display and that as near the front door as possible.

You should dress these cabinets to appear as near natural as it is possible for you to do so.

Be sure to display the name of the cabinet very prominently and the fact that there is a sale running at this time.

DEMONSTRATION DISPLAY

Napanee Dutch Kitchenets are, beyond the question of doubt, the finest built and most convenient Kitchen Cabinets that are being offered to the public today. Any furniture Dealer who knows cabinets will readily admit it. Why? Because they are familiar with the construction and the material with which they are made.

The consumer public, however, is not of the same frame of mind, for the simple reason that they are not familiar with this same construction and do not know the cabinet only to the extent that the dealer is running a sale on them.

They might possibly have never heard of them until this sale was started. This is not a result of lack of National advertising, but simply because they have not previously been interested enough in cabinets to have become acquainted with the various lines on the market.

The prospects Mother or Sister may have a cabinet of another make, which in many cases looks just as good to them and may not have cost any way near as much as what you are asking for the ones which you are offering. So, in order for you to make the sale, it is necessary for you to educate the prospect on Kitchen Cabinet Construction, not only on your own particular line but probably on several other lines, as well.

In order that you might accomplish this in the easiest possible manner, it will be necessary for you to arrange your cabinets in such a manner that you have all the different models in such a position so that your prospect does not have to change positions or walk from one end of the display to the other or back and forth between the cabinets. You will also have to locate your Demonstration Display at a point where it will be necessary for the prospect to await the salesman's pleasure before they can leave the store.

This will accomplish several things.

It will permit you to give the prospect an uninterrupted demonstration.

It will make it easy for the prospect to concentrate on what you are saying.

It will do away with the little psychological effect which a customer leaving the store has who is only half interested and is just waiting an opportunity to get out.

It will compel the prospects to remain in your display until you have finished or place themselves in a very embarrassing position.

It will assist you in gaining a prospect's confidence.

It will permit you to use High Pressure when it is necessary for High Pressure to be used.

LOCATION

In choosing a location, select either the basement or one of the upper floors. If you are compelled to place your demonstration display on the main floor, put it as far to the rear of the store as possible and do what you can to obstruct a view of the entrance.

Keep in mind that you must have plenty of light.

Have one of the cabinets dressed the same as the Model J in the window. Keep this cabinet closed until you have finished your demonstration, then open the doors and expose the decorated interior to view.

If possible, have one or more competitive cabinets in your display. **USE THEM.**

Arrange comfortable seats for your prospects directly in front of the cabinet which you use to demonstrate with.

Decorate the display with banners.

Instruct floor salesmen to give no definite information concerning the cabinet without visiting the display.

CLEAN AND EXAMINE CABINETS EACH DAY OF THE SALE

Now **REMEMBER**, a good front floor display to tie up with the advertising and window display and a clean, snappy Demonstration or Working display in an isolated spot, where the actual work is done and the sales are closed.

This diagram illustrates the relative sales value of various sections of the average store. It affords an excellent basis for figuring location values of your product in the retail store. Note the window space equal 30 points, the entrance $16\frac{1}{2}$, the right half $27\frac{1}{2}$, the left half 26, the front half $33\frac{1}{2}$, and the rear half 20.

2	1	2	2
1	1	1	1
1	1	1	1
1	1	1	1
1	1	1	1
1	1	1	2
3	2	2	3
3	2	2	3
2	1	$\frac{1}{2}$	2
3	1	$\frac{1}{2}$	5
8	2	2	8
3	5	$4\frac{1}{2}$	3

STORE MEETINGS

The big idea of the store meeting is to have a thorough understanding on the part of the dealer, the dealer's floor salesmen, and everyone else in each retail store handling the Napanee Dutch Kitchenet, of our proposition and how easy they can best cash in on it, thus enabling the dealer to increase his sales and profits on Napanee Dutch Kitchenets.

Get the above idea permanently fixed in the mind of the man in charge of the store, and he will be glad to have you hold any number of meetings.

Show him how the store meeting will clear the vision of every floor salesman attending it—how it will acquaint him with exactly what can be accomplished and—how it will stimulate his enthusiasm, arouse his ambition, make him more deeply sense his own responsibility—how it will renew his interest in his work and make for 100 per cent sales efficiency—how it will bring heads of departments and sales force close together to the end that both may accomplish more—in short, how it will promote team work and prosperity in that store.

Then tell what store meetings like these have done for other stores, how they have resulted in big sales increases, not only on the goods you are selling, but on other lines as well, which is a fact you never want to overlook in your solicitation.

Having interested him in a general way, now pull out your manual and tell him exactly what you are going to talk about.

Read the topics to be discussed in their order, and get him to admit how helpful such a talk would be.

Then explain how carefully an entire talk has been organized—how it embodies the best ideas of our advertising agency and the best ideas of those at the head of Coppes Brothers & Zook. Tell him how thoroughly experienced you are in this work and how well trained you have been, etc. Tell how brimful your talk will be of optimism, inspiration, and sound sales sense; how it will “pep up” and inspire every listener to do his utmost.

Then get permission to hold the meeting at the time you want it.

Make it plain that at the meeting all hands are to be present—not only the floor salesmen but book-keeper, shipping clerks, and the proprietors, as well as all those interested in the business.

And be sure to hold the meeting in the evening when you can work without interruption.

HOW TO MAKE A STORE MEETING A SUCCESS

Arrange to hold your meeting in the back of the store, or in a room that is set off from the main store, where you will be free from interruption. Before the meeting is called, have set up the particular Napanee Dutch Kitchenets around which the meeting is to center.

Around these cabinets, in as attractive a manner as possible, line up your display advertising material and other selling helps to the best advantage. Then deliver your talk standing behind a table—the display at your back or side, your audience in front. Don't try to talk to men too far away. Have chairs so arranged that all will be in front and so that the nearest man won't be more than six feet away. And see to it that they don't get strung around the sides. Keep them in front. It is easier to talk to them that way and easier for them to understand what you are saying.

Before starting the meeting be sure to be properly introduced. Take this up with the store manager before the meeting. The better you are "staged" the more respect you will command right from the start, and the more attention you will get.

Open your talk by complimenting the store—make some pleasant comment on their progressiveness, the prestige the store enjoys locally, the high type of salesmen who sell its goods, and the pleasant geniality of the manager from whom they get their inspiration.

Explain — after pleasantly acknowledging your audience and thanked the manager for his introduction—that, after you are through, questions are to be asked. Until then permit no interruption. Don't memorize a word of your talk. Use the captions outlined here merely as memory joggers, talk enthusiastically, earnestly and directly, to the point. Don't waste time on anything that does not directly concern the meeting.

If, at the meeting, you will lay this book in front of you, open at the captions, and cover first one and then the other in the order given, you will give a talk that will follow along in logical order, that will omit nothing, and that will make a tremendously favorable impression on your audience.

After you have given your talk and your demonstration and have answered all questions, thank the audience for their time and attention and bring the meeting to a snappy close.

Don't dilly-dally in getting away. Your meeting has been a success. Thank the men for their attention and leave. Don't make your meeting too long—an hour and a half is sufficient. Don't bore your audience.

TOPICS FOR STORE MEETINGS AND WHAT TO SAY ON EACH TOPIC

To be said in your own words

TOPIC 1

Thank proprietor or manager for introduction—compliment place store holds in town—compliment appearance of store, manager on his progress, and selection of floor salesmen. If a new agency, tell in a general way what an opportunity lies ahead of them, what our publicity will do, how it will increase their local prestige, produce more business, help every man present.

TOPIC 2

PROGRESS OF COPPES BROS. & ZOOK
(SEE HISTORY)

TOPIC 3

THE VALUE OF THE NAPANEE AGENCY

Start in with the statement that we give exclusive agencies and give their advantages. Show how the exclusive agency enables the one dealer to enjoy the entire fruits of his efforts, how it enables him to build up a prestige and reputation for highest grade goods and how he is safeguarded against having to share with some competitor or have it taken away from him. Explain how the Napanee Agency increases in value year after year.

The acceptance of an exclusive agency proposition on an important line of goods by a retailer is equivalent to his taking a new partner into his firm. The success of the venture will depend on how completely the ideas, selling plans, methods and policies of one, agree and harmonize with those of the other. To fulfill an exclusive agency arrangement must prove to be a profitable advantage to both the manufacturer and the retailer.

TOPIC 4

HOW DEALERS AND FLOOR SALESMEN ARE PROFITING ON THE NAPANEE LINE

Explain how the line with the wonderful selling helps to be explained later pile up big increases in sales and profits. How it makes possible the organizing of a highly profitable Napanee department.

Read some of your testimonials from other dealers—particularly from those in towns of equal size to the one you are in. Show how the department idea can

be made a big thing—how it enables the dealer to handle a bigger volume of business by making a bigger issue of the product—how it creates more public confidence in the product—how it increases sales and profits for everybody all down the line.

Then about the floor salesmen. Explain how much easier it is for them to sell goods of this character, how they can sell on a quality basis instead of from a price standpoint and forget competition. How much easier it is for them to be enthusiastic in their selling talk, how much more strength they can put behind their demonstrations, in short, how it makes better salesmen of them and therefore enables them to make more money.

TOPICS 5 AND 6

DEALER SALES HELPS AND NEWSPAPER CAMPAIGN

Talk in detail about our special newspaper campaigns that enable the dealer to develop his Napanee department. Talk about the larger campaigns prepared for dealers who want to put on big sales and then turn to the other helps arranged behind you. Consumer letter campaigns—read the newspaper copy—mention the window trims, signs, cut-outs, etc.

Put your utmost enthusiasm into this work of explaining the sales helps. Remember, these are what the dealer is interested in.

TOPIC 7

DEMONSTRATION

Having exhausted the subject of sales helps, you are now ready to demonstrate the product before you.

After your demonstration is over, the meeting is open for questions and answers.

TOPIC 8

QUESTIONS AND ANSWERS

Tell the men you have now concluded the main part of your talk and are now ready for their questions. Ask them to gather in close, to look over your advertising, to go and examine the product, the sales helps, etc., and to ask any questions they wish about anything.

This part of your talk should be concluded in twenty minutes. Don't get involved in a lot of useless controversies over minor points.

TOPIC 9

When as much time as you think justifiable has been taken up, ask the men to please be seated, and conclude your talk by telling them you hope the meeting has been a benefit to them, and that they will be able to increase their sales and profits as a result. Thank them for their courtesy and attention, and make your exit.

HOUSE TO HOUSE CANVASSING

House to house canvassing is necessary to successful sales. It makes for success when at best the results would be medium.

This company does not want medium sales or medium salesmen. The two go together, which is inevitable.

No definite rules can be given you as to when this should be done. Without it you will fail. Guide yourself.

HOW TO CANVASS

It is customary for salesmen who have not yet arrived at an understanding of their position and who work without plans not to know where to start. If every house in the world was a prospect for a Kitchen Cabinet the salesman would be sometimes at a loss as to which one he should call on next.

The salesman who stands on the street corner wondering whom he shall see first wastes time and burns up both energy and ambition.

In his effort to locate what looks like a prospect to him he jumps from one locality to the other trying one or two houses in each territory and possibly does not make a sale.

He spends two or three hours a day on the street cars. His calls lack continuity in time and space. In an effort to find only very desirable prospects, he makes numerous unproductive calls, finds many people not in, does a lot of waiting. He overlooks the ruling principle of Kitchen Cabinet selling, which is, "In a proposition which appeals with the same broad force to every housewife there is no practical way of determining beforehand which house is going to produce a sale.

This tendency to pick prospects is not limited to new men only, but also to the ones that have gone stale.

The men with confidence, belief, enthusiasm, and ability know that pretty nearly every housewife is a prospect and that one house is as good as another.

They adopt the maxim of the Irishman at the Donnybrook Fair, "When you see a head hit it." Thus, without the expenditure of any more energy, seeing and qualifying a very much larger number of housewives—saving his energies—and directing all of his energies, mental and physical, to closing a sale when he finds one.

They do not pick houses. They make every house a prospect. They are the living embodiment of the principle that a man with confidence and enthusiasm can sell almost anything to anybody, anytime or anywhere.

Nine times out of ten the houses which produce a sale are not the ones you expected to produce. You make your sales by continuous qualification and the process of elimination. You never know what is waiting for you in the next house. Your success at canvassing is guaranteed by the law of averages.

IT HAS TO BE DONE—SO DO IT

RESALE CAMPAIGN INSTRUCTIONS

When inaugurating a Special Sale for Coppes Bros. & Zook the first thing is to find yourself a suitable location.

After making yourself presentable (and be sure you are), call on the Dealer and introduce yourself as the Special Representative of this Company and state the purpose of your visit. He will be looking for you, and, in all probability, will have everything arranged. Nevertheless you check upon him and see that the following items have been taken care of:

That the advertising is being run properly.

That they have a nice window display.

That they have arranged a suitable floor display.

That the cabinets are properly assembled.

That the cabinets are spotlessly clean.

That you have a definite understanding in regard to terms.

That they are capable of making deliveries promptly.

That you have a copy of their advertising on your demonstration.

That you are supplied with an order book.

If all these matters have been taken care of in accordance with instructions furnished you, to your satisfaction, go ahead with the sale. If, on the other hand, you find something left undone, make it your business without loss of time (\$\$) to straighten out these matters in a very diplomatic manner, but insist on immediate action and full cooperation. Remember, the success of this sale depends on the manner in which you handle it, and our future success depends on the results you obtain. Go at it in a business like manner and carry out your part 100% and the Dealer will fall into line.

GOOD INFORMATION FOR RETAIL SALESMEN

Nine Types of Consumer Buyer

Sales people will find food for thought in the following paragraphs from a recent issue of "Good Hardware."

1. *The Good Natured Customer:* He smiles at your efforts and laughs at your work. Smile with him and laugh at your own expense. It helps the sale.

2. *The Doubting Customer:* The one who questions and doubts every statement you make. Printed facts and figures go a long way toward silencing this skeptic.

3. *The Disputive Customer:* Welcomes a dispute so he can prove his knowledge of things. A mild form of combat pleases him. Use care not to overstep the mark.

4. *The Taciturn Customer:* One of the hardest types to handle. You have no way of telling by word of mouth if you have succeeded in arousing interest. Watch the eye of this person and be less talkative than with the usual type.

5. *The Technical Customer:* Usually a professional man. To say you "guess" or "think" spells ruin when making your plea here. You must KNOW and BE SURE with his kind.

6. *The Impolite Customer:* Rarely, if ever, encountered by a polite salesman.

7. *The Price Customer:* The person who buys price first and article afterwards. This type is easily sold by asking him to recall some purchase where price was the only factor. Call attention to the well-known fact that "the memory of quality lingers long after price is forgotten."

8. *The Comparative Customer:* Compare article with article is the maxim of this type. When you note the comparative prospect at work use the same tools. Compare your goods with the other fellow's just as this prospect does and likes to be done by.

9. *The Customer Who Cannot Say "Yes":* To this type you must act as both salesman and buyer. As soon as you observe sufficient interest in your article is aroused, close the sale quickly.

RETAIL TURNOVER

Stock turnover holds the ultimate answer to successful merchandising. In merchandising plans of all kinds the rate of stock turnover probably has more to do with successful distribution than any other one element of marketing goods.

It is stock turnover that determines the degree to which dealers can be sold.

Stock turnover varies as widely as individual management. The figures given on this and the following page are from several sources and aim to show the general rate of stock turnover for the lines listed.

Individual businesses through good management may obtain a much faster rate of turn over than those shown. But any business which falls much below these figures is likely to be sustaining net losses that will soon cause failure.

Stock turnover is calculated by dividing the net sales (gross sales less returned goods) by the average inventory for the period—usually one year. Since inventories usually are kept at cost, the net sales must be figured at cost of goods, and not sales price, *for this purpose.*

The Chamber of Commerce of the United States recently compiled, through its domestic distribution department, the following figures on stock turnover in various stores as representative:

	Min.	Max.
Grocery Stores.....	7.9	12.0
Hardware Stores.....	1.8	3.5
Five- and Ten-Cent Stores	8.0	10.0
Chain Five- and Ten-Cents Store.....	10.0	12.0
Dry Goods Stores.....	4.0	---
Clothing Stores.....	2.0	5.0

The following figures from the Chamber of Commerce estimates show the following "lines" turnovers as representative of the average business.

Drugs.....	4.5	....
Belts.....	3.5	....
Books.....	2.5	4.0
Cameras.....	4.4	....
Candy.....	7.0	25.0
Clocks.....	1.0	3.0
Notions.....	3.97	9.00
Stationery.....	1.9	5.0
Groceries.....	12.0	16.0
Electrical Appliances.....	2.1	....
Shoes.....	2.1	3.8
Women's Shoes.....	1.3	2.5
Corsets.....	44.3	8.00
Dry Goods.....	33.5	4.26
Hair Goods.....	3.22	....
Veilings.....	2.0	5.5
Variety Goods.....	6.0	....
Clothing.....	2.0	6.0

"Line" turnovers in dry goods and department stores, which are fairly representative of the average successful businesses, are shown by the following figures based on research work by the National Dry Goods Association:

Lines	Average Annual Turnover
Candy.....	13.27
Skirts and Petticoats.....	7.22
Millinery.....	6.63
Coats, Suits and Dresses.....	5.5
Stoves, Refrigerators and Cookers.....	5.45
Shirtwaists.....	5.14
Patterns.....	5.05
Furs.....	4.55
Children's Wear.....	4.45
Corsets.....	4.43
Toys and Books.....	4.42
Umbrellas.....	4.38
Sewing Machines.....	4.37
Neckwear and Handkerchiefs.....	4.26
Wash Goods.....	4.17
Notions.....	3.97
Linings.....	3.77
White Goods.....	3.76
Hosiery.....	3.65
Furniture.....	3.65
Jewelry, Toilet Goods, Bags and Belts.....	3.45
Linens.....	3.4
Trunks and Bags.....	3.39
Hair Goods.....	3.22
Muslin Underwear.....	3.20
Table Linen and Towels.....	3.09
Ribbons.....	3.01
Gloves and Veilings.....	2.96
Silks.....	2.91
Dress Goods.....	2.9
Knit Underwear.....	2.89
Wall Paper and Decorations.....	2.88
Men's Furnishings.....	2.73
Boys' Clothing.....	2.56
Mens' Clothing.....	2.53
Laces.....	2.50
Infant's Wear.....	2.41
Art Goods and Needlework.....	2.34
Embroideries and Trimmings.....	2.26
Rugs, Carpets and Linoleums.....	2.18
Shoes and Rubbers.....	2.18
China, Glass and House Furnishings.....	2.03

RETAIL COSTS

The Bureau of Business Research, Harvard University, has for several years been compiling figures on the operating costs of various retail businesses, obtaining figures from enough business firms, widely separated, to show average operating conditions.

Note especially that the items shown as "Totals" are not actual total figures listed, but the prevailing totals for the classes shown.

OPERATING EXPENSES IN GENERAL MERCHANDISING STORES

(Net Sales 100%)

	Lowest	Highest	Common
Wages of Sales Force	2.1 %	13.08%	5.6 %
Advertising	0.03	1.79	0.3
Wrapping, Etc.	0.12	0.68	0.3
Total Selling Expense	2.37	14.16	6.4
Wages of Delivery Force	0.26	1.47	1.0
Other Delivery Expense	0.14	1.41	0.67
Total Delivery Expense	0.47	2.22	1.7
Buying and Management	1.08	5.4	2.4
Office Supplies, Etc.	0.12	0.7	0.2
Total Buying and Management Expense	1.27	5.4	2.8
Total Interest	0.54	4.95	2.2
Rent	0.49	2.9	0.9
Heat, Light and Power	0.06	0.74	0.3
Taxes (except income and buildings) ...	0.09	0.99	0.4
Insurance (except buildings)	0.07	1.76	0.37
Repairs of Equipment	0.01	0.38	0.09
Depreciation of Equipment	0.05	0.77	0.3
Total Fixed Charges and Upkeep Ex-			
pense	2.11	8.53	5.0
Miscellaneous Expense	0.07	0.98	0.3
Losses from Bad Debts	0.02	2.64	0.4
Total Expense	10.03	29.5	15.5
	Lowest	Highest	Common
Gross Profit	31.5 %	9.8 %	19.0
Net Profit (or loss)	17.7	-10.18	3.4

OPERATING EXPENSES IN RETAIL HARDWARE STORES

(Net Sales 100%)

	Lowest	Highest	Common
Wages of Sales Force	2.57%	15.8 %	6.2%
Other Selling Expense	0.03	4.12	0.7
Total Selling Expense	3.02	15.8	7.0
Delivery Expense		3.22	0.7
Buying and Management	0.66	9.64	4.0
Office Supplies, Etc.	0.08	1.87	0.3
Total Buying and Management Expense	1.15	10.6	4.4
Rent	0.38	6.09	1.7
Heat, Light and Power	0.06	1.35	0.4
Taxes (except buildings, income and profits)	0.04	1.14	0.5
Insurance (except buildings)	0.08	1.02	0.4
Repairs of Equipment	0.01	1.11	0.1
Depreciation of Equipment	0.02	1.6	0.3
Total Interest	0.95	8.95	3.3
Total Fixed Charges and Upkeep Ex-			
pense	3.07	12.68	7.0
Miscellaneous Expense	0.01	3.86	0.9
Losses from Bad Debts		6.8	0.5
Total Expense	11.42	36.3	21.0
	Lowest	Highest	Common
Gross Profit	41.08%	10.28%	27.1 %
Net Profit (or loss)	17.35	-4.88	5.8

DEPARTMENT STORE COSTS

We are reproducing below the figures on department-store operating expenses for 1921, compiled by the Harvard Bureau of Business Research and first published in **Electrical Merchandising** in December, 1922.

It will be noted that the department-store figures for total expense average 27.7 per cent.

Operating Expenses in Department Stores in 1921 in Five Federal Reserve Districts Net Sales Equals 100 Per Cent

Number of Firms.....	63	26	36	56	31
Salaries and wages.....	15.0	15.0	15.7	15.3	15.3
Rentals.....	2.9	2.5	2.2	2.0	3.1
Advertising.....	2.3	2.2	2.5	2.6	2.0
Taxes.....	0.5	0.4	0.5	0.7	0.7
Interest.....	1.8	2.4	2.2	2.5	2.5
Supplies.....	0.8	0.5	0.8	1.0	0.8
Service purchased.....	0.6	0.6	0.7	0.8	0.6
Unclassified.....	1.4	1.4	1.2	1.1	0.9
Traveling.....	0.4	0.3	0.4	0.4	0.5
Communication.....	0.2	0.2	0.3	0.2	0.2
Repairs.....	0.3	0.3	0.1	0.2	0.3
Insurance.....	0.5	0.4	0.4	0.4	0.4
Depreciation:					
Looses from bad debts.....	0.1	0.3	0.2	0.3	0.3
Other depreciation.....	0.4	0.6	0.6	0.5	0.4
Professional services.....	0.1	0.2	0.1	0.1	0.1
Total Expense.....	27.3	27.3	27.9	28.1	28.1

RETAIL MERCHANDISING

How To Run a Store at a Profit

1. Fixed price articles carried as an accommodation ought to at least take care of themselves.
2. Newspaper advertising appropriation should be from 3 to 5 per cent.
3. Carry the right amount of stock.
4. Watch your overhead expense. Overhead is frequently figured incorrectly or charged incorrectly.
5. Know at all times what percentage of your profit is actually net.
6. Have your goods so arranged and displayed that the minimum amount of time is necessary for laying them before the customer.
7. Keep a record of the percentage of the selling price lost by mark-downs.
8. Look for negative expenses. They are: Poor displays, dingy stores, insufficient light, heat or ventilation, ice on sidewalks, discourteous or inattentive clerks, etc.
9. In buying forget that you own the store and regard yourself as the purchasing agent for your community.

THE RETAIL MERCHANTS EIGHT COMMANDMENTS

(From Monthly Bulletin Nat'l. Ass'n. Credit Men)

1. Confine purchases to as few houses as possible.
2. Take all discounts and pay all bills when due.
3. Have some books, especially on accurate expense account, a daily sales record, a book showing purchases, with cost and when due.
4. Carry enough insurance.
5. Make accurate reports to the commercial agencies and answer all letters.
6. Keep a clean, well-arranged store.
7. Do not make unjust claims.
8. Live within your means.

LOWER COSTS IN DEPARTMENT STORES

There is an actual trend toward lower costs of operation in department stores without sacrifice of net profits, it is declared in the announcement of the Harvard Bureau's research into the costs of doing business among department stores and specialty shops.

Six hundred and fifty department stores and specialty shops with aggregate sales of over a billion dollars were covered in this last survey, which is declared to be the broadest in scope yet attempted by the Harvard Bureau.

In 403 department stores with net sales less than \$1,000,000 in 1923, the common figure for total expense was 26.3 per cent of net sales, for gross margin 28.2 per cent, for net profit 1.9 per cent, and for the rate of stock-turn 2.4 times a year, the report declares.

For 163 department stores, with net sales of \$1,000,000 and over in 1923, the common figure for total expense was 28.4 per cent of net sales, for gross margin 32 per cent, for net profit 3.6 per cent, and for the rate of stock-turn 3.7 times a year, the report shows.

The tabulations of the statements of forty-one departmentized specialty stores showed a total expense of 29.6 per cent, a gross margin of 32.9 per cent, a net profit of 3.3 per cent, and a stock-turn rate of 5.9 for the year.

Thus the items for both total expense and gross margin were higher in this group than in the department stores with sales less than \$1,000,000 or those with sales over that figure.

In their rate of stock-turn, comparisons show more rapidity for the specialty store than for either of the two groups of department stores.

Mere volume of business does not in itself lower expense ratios. There is a tendency to shift the emphasis in management from the buying to the selling side, some stores showing the development of a new type of merchandise executive—the sales manager.

PROPER PERCENTAGES FOR ADVERTISING IN DEPARTMENT STORES

While it is necessary for a store to vary its advertising expenditure from time to time to meet changing conditions, the following table of sales-percentages to be spent for advertising is a safe one to follow under normal conditions:

Yard Goods and Accessories	
	Per Cent of Sales
Silks and Velvets.....	1 1/2
Dress Goods.....	2
Wash Goods.....	2
Laces and Embroideries.....	1 1/2
Ribbons.....	1 1/2
Trimmings.....	1 1/2
Notions and Dressmakers' Supplies.....	1
Women's and Children's Ready-to-Wear	
Women's and Misses' Suits.....	3
Women's Dresses.....	3
Girls' Apparel.....	3 1/2
Women's and Misses' Coats.....	2
Shoes.....	2 1/2
Waists.....	3
Separate Skirts.....	3
Millinery (in season).....	2 1/2
Petticoats.....	2 1/2
Lingerie.....	3
Infants' Wear.....	2 1/2
Corsets.....	2
Furs (in season).....	3

Dress Accessories	
Veilings.....	1 3/4
Handkerchiefs.....	1 3/4
Women's Neckwear.....	2 1/2
Gloves.....	1 1/2
Hosiery.....	2
Knit Underwear (cotton).....	2
Knit Underwear (silk).....	3
Parasols and Umbrellas.....	2
Jewelry.....	3
Hair Goods.....	4
Leather Goods.....	3
Toilet Articles.....	2

Household Linens

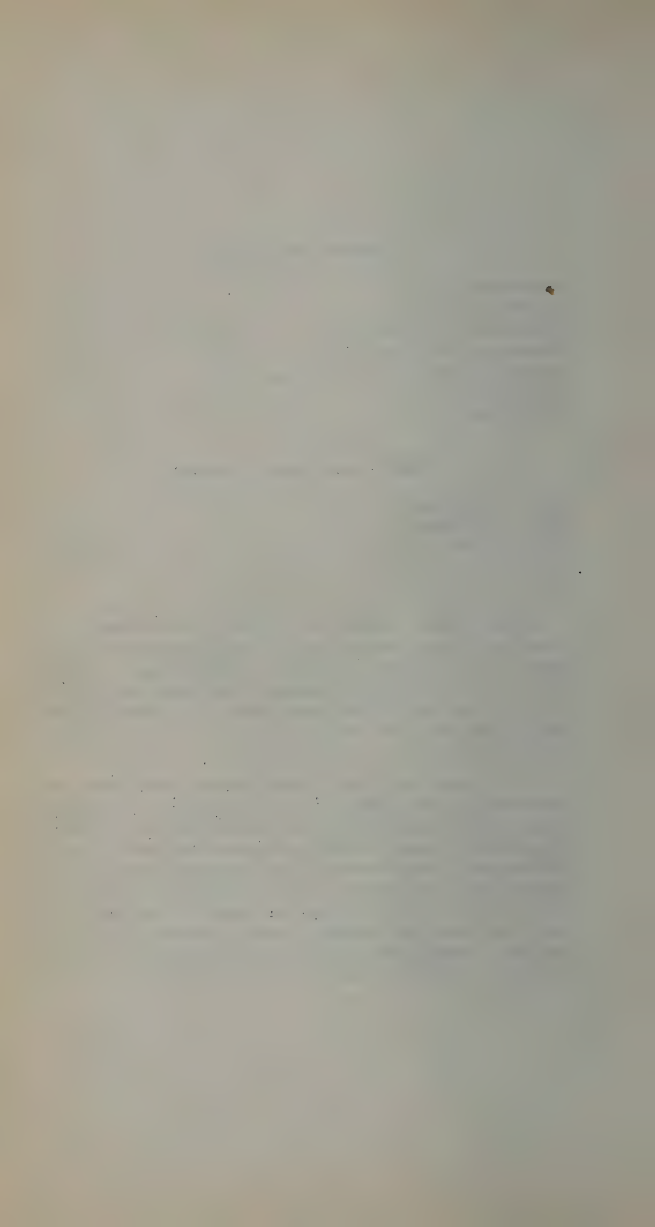
Furniture.....	5
Linens.....	1½
Carpets and Rugs.....	3
Blankets, Bedding, Etc.....	3¾
Lace Curtains.....	2
Art Needlework.....	1
Silverware.....	3½

Men's and Boys' Apparel

Men's Clothing.....	5
Boy's Clothing.....	4
Men's Shoes.....	3
Men's Furnishings.....	2½
Men's Hats.....	4

Department stores are heavy advertisers by necessity, the percentage of expenditure running from 2½ to 4 per cent, with the average of about 3 per cent. Gimbel's spends 3 per cent, or \$2,175,000 per annum. The Associated Dry Goods Stores spends about 3 per cent or \$1,800,000, and Macy's, \$1,488,000.

An outstanding fact about department store advertising is that most of it is devoted to novelties, style and seasonable goods—merchandise on which the profit is long. It demonstrates the fact that the department stores are still as a class obsessed with desire for large ratio of profit as against rapid turnover on advertised goods in general demand. In this they are, of course, directly contrary in policy to chain stores, which aim to sell any goods most in demand; more and more *advertised* goods.



OPERATING EXPENSES IN SPECIALTY STORES

(Net Sales—100%)

(Figures compiled by the Chamber of Commerce of the United States)

	Common Figure
Salaries and wages	15.2%
Rentals	3.3
Advertising	3.4
Taxes (except on buildings and income)	0.3
Interest (on capital borrowed and on capital owned)	1.8
Supplies	1.1
Service purchased (heat, light, power, delivery)	0.7
Unclassified	1.0
Traveling	0.6
Communication	0.3
Repairs (except on buildings)	0.3
Insurance (except on buildings)	0.3
Depreciation—	
Losses from bad debts	0.2
Other depreciation (except on buildings)	0.7
Professional services	0.2
Total expenses.	29.4

RETAIL TAXES AND INSURANCE

(A summary of costs made by the Chamber of Commerce of the United States)

A store owner pays more taxes and insurance than if he paid rent. To attain comparable figures the tax account should include only city, county and State taxes on merchandise, equipment and capital stock. Taxes on real estate are considered as part of rent, while Federal and State income taxes are properly classified under "Financial Expense." The insurance account should embrace all kinds of insurance except insurance on buildings, which should be considered as part of rent.

The common figures for insurance and taxes in the various retail classifications are:

	Common Figure
Grocery Stores	
Sales: Less than \$30,000	0.5%
\$ 30,000 to \$ 49,000	0.3
\$ 50,000 to \$ 99,000	0.4
\$100,000 to \$149,000	0.4
\$150,000 and over	0.4
Shoe Stores	
Sales: Less than \$ 30,000	1.4
\$ 30,000 to \$ 49,000	1.3
\$ 50,000 to \$ 99,000	1.1
\$100,000 to \$249,000	1.1
\$250,000 and over	1.0

	Common Figure
Department Stores	
Sales: Less than \$250,000-----	1.3
\$250,000 to \$499,000-----	1.1
\$500,000 to \$992,000-----	1.2
\$1,000,000 to \$3,999,000-----	0.9
\$4,000,000 to \$9,999,000-----	0.7
\$10,000,000 and over-----	0.7
Jewelry Stores	
Sales: Less than \$ 20,000-----	2.5
\$ 20,000 to \$ 49,000-----	1.9
\$ 50,000 and over-----	1.9
Drug Stores -----	0.8
Specialty Stores -----	0.6
Hardware Stores	Average
Sales: Less than \$ 25,000-----	1.83
\$ 25,000 to \$ 40,000-----	1.62
\$ 40,000 to \$ 60,000-----	1.51
\$ 60,000 to \$100,000-----	1.29
\$100,000 and over-----	1.18
Clothing Stores -----	1.00

THE MECHANICS OF NEWSPAPER ADVERTISING

Newspaper space is now generally figured in units of "lines" or "inches." The standard width of a "line" of space, or an inch of space, is one newspaper column.

There are fourteen "lines" to the inch.

1 inch equals.....	14 lines
2 inches equal.....	28 lines
3 inches equal.....	42 lines
4 inches equal.....	56 lines
5 inches equal.....	70 lines
and so on up	

A "98 line ad" thus means the equivalent of an ad 98 lines (or 7 inches) deep and one column wide. It might, however, be used in two-column width, but half as deep, in which case it would be described as a "49 line x 2 columns ad," or "49 lines on two." The dealer would of course pay for 98 lines of space.

The abbreviation for lines is "l." For example, at top of layout, it would probably be marked "49 l x 2 col."

Again, a "ten-inch ad" means the equivalent of an ad ten inches deep and one column wide. Or it might be run five inches deep and two columns wide, "5 x 2 col."

It is best, in speaking of ad sizes, always to state the depth and the width, as "10 inches on three columns, "10" x 3 c," "8" on two," "8" x 2 c." "100 lines single column" (or "100 l s. c."), etc. Then there can be no misunderstanding.

Of course, when a dealer runs an ad in which he features a variety of products, he divides up the inside space to suit himself. In such cases it is best to describe the size of the space allotted for Napanees as so many inches deep by so many inches wide—for example: 3" deep x 4" wide.

Column widths vary slightly in different newspapers. The narrowest is two inches.

Here another term comes into use, the "em". This "em" a unit of width. An inch is six ems wide. Thus "12 ems" describes a column 2 inches wide.

Some papers have these 12 em columns. Others have columns 12½, 13 and even 13½ ems wide.

In figuring the actual width, in ems, of space more than one column wide, you multiply the em width of one column by the number of columns and add ½ em for each extra column.

Thus: A three-column ad in a paper with 12 em columns, is $38\frac{1}{2}$ ems wide: $12\frac{1}{2} \times 3 = 37\frac{1}{2} - (\frac{1}{2} \times 2) - 1 = 38\frac{1}{2}$. This $\frac{1}{2}$ em is added because of the absence of the dividing rule between the columns.

Some papers have restrictions as to shapes of ads. For example: An ad three columns wide may have to be at least so many lines deep, etc.

Type is described in several ways.

Its height is stated in "points." An inch is 72 points deep. Type used in newspapers rarely is smaller than "Six-point." The sizes run on up, usually as follows: 7-point, 8-point, 10-point, 11-point, 12-point, 14-point, 16-point, 18-point, 24-point, 30-point, 36-point, 42-point, 48-point, 54-60-72-84-96-108-120-point. Type larger than 120 points is wood type. The abbreviation for points is "pt."

There are many different "faces" of type, each with its peculiarities. The names are such as "Cheltenham," "Caslon," etc.

There is LIGHT FACE, regular, and **bold-face** type.

There are *italics* and "roman." Roman is mostly used, and means type like this.

CAPS (abbreviation for Capitals) means capital letters. "All caps" means set all letters in capitals.

"Upper and lower case" (abbreviated u. and l. c.) means capitalize only such letters as ordinarily are capitalized (set in "upper case"), the remaining letters to be set in "lower case" like this.

The widths of rules (or borders) about an ad or rules inside it are similarly defined, as to width, by the "point" system.

A "layout" is literally a *lay out* or plan of the ad, showing roughly the exact depth and width, the style and thickness of borders, and the positions of headings, illustrations, cuts of name-plates and body text in relation to the white space. The headings are usually lettered in by hand about the size desired. The illustrations and name plates, etc., are pasted in or roughly indicated. The body text is indicated by horizontal lines.

The manuscript, or "copy," should be type written copy of every word in the ad, whether lettered on layout or indicated by lines on the layout, with cuts described in brackets about where they come in relation to the text.

On the layout, type sizes and faces can be indicated adjacent to the copy on the margin outside the layout.

Where ALL CAPS are desired, typewrite the copy in all capitals.

Where italics are desired, underscore the words or sentences.

Where bold-face type is desired, pencil a ring around the copy and make a notation to that effect.

The abbreviations are:

All capitals: "All caps."

Upper and lower case: "u & l c."

Italics: "ital."

Roman: "rom."

Bold-face italics: "b. f. ital."

Bold-face: "b. f."

Light-face: "l. f."

Except in small towns, papers can use "mats" (abbreviation for matrices). Mats resemble stiff cardboards, with the borders, type and illustrations indented in them. These mats cost much less to buy and to ship, and so are preferable.

The paper pours hot metal into these mats or molds, making what is known as stereotypes, which are mounted on wood and used like electrotypes in making up the page forms.

Electrotypes are ready-to-print cuts, with a thin copper face backed by other metal and usually mounted on wood. They are costly and heavy, and are therefore used only when necessary.

"Originals" are the original half-tone or zinc cuts, which are very expensive. As they do not stand up, they are seldom used for actual printing. Instead, Electrotype duplicates are made, and then mats are made from these electrotypes.

Zinc cuts are made only from pen and ink line drawings, as a general thing.

A photograph requires a half-tone cut, which breaks up and reproduces various "tones" in tiny dots of various sizes.

As a rule, the coarse paper and fast printing of newspapers makes half-tones less satisfactory to use. The dots have to be far apart to avoid filling up between them, which gives the printed reproduction a coarse appearance and kills fine detail.

Similarly a pen and ink drawing must avoid fine lines close together. For the zinc will come through with tiny fine lines which will break down or fill up between, making the cut look very muddy.

In making corrections in set-up proofs, the best way is to draw a line from the part to be corrected out into the margin and plainly write your changes there. Instructions should be written in a space surrounded by a line. The printer then will understand that these are instructions instead of copy to be set in type.

“Stet” is an abbreviation used which means “let it stay as it was.” If you cross out something and later decide to leave it as it was in the first place, just write “stet” in the margin with a line over to the part affected.

If you want a new paragraph in the type, draw a line out into margin and use the ¶ sign.

If you want a display line set wider or narrower, indicate with brackets at each end of the line or lines, the desired new width.

When corrected, mark the proof “OK w. c.”—the w. c.”“ stands for “with corrections”—and sign your name or initials.

If there are no changes, omit the “w. c.”

It will be a good plan, when you have time, to visit a modern printing office and ask them to show you through the plant. In this way you can see ads in all the various stages and get a better idea of the matter.

Likewise, go through an engraving plant some time.

FIGURING POTENTIAL MARKET AND NATURAL DEMAND

There is a way of proving conclusively to any dealer that a real demand exists in his town for Napanee Dutch Kitchenets.

Government statistics tell us that the average family consists of five persons.

Therefore, a town with a population of fifty thousand contains ten thousand families, or ten thousand places in which to put cabinets. From this figure you can allow the dealer to deduct the number of families living in apartments, if you wish, and still prove your point. But, as a matter of fact, apartment houses need cabinets too. Actual analysis of a typical territory recently made by a cabinet manufacturer showed that 40% of the homes do not have cabinets; therefore, in the town of ten thousand homes or families, there exists a real market for four thousand cabinets. It then remains only to determine with the dealer just how strong he really is in his town in relation to competition and to what percentage of this market he is entitled. Natural pride on the part of the dealer will aid you materially at this point.

But here is another thought: Of the six thousand families in this same town who already have cabinets, a certain number really need replacing each year. It is probably safe to assume that the average family will not replace the old cabinet with a new one unless some intensive method of selling is used by the dealer (specialized advertising, for instance). In consideration of the very poor care given by the housewife to her cabinet, we can safely say that the average life of a cabinet is ten years. We mean, of course, that with constant lack of attention, the cabinet looks bad at the end of that period. Therefore, 10% of the six thousand families, or six hundred more, can be sold each year if the business is gone after intelligently and intensively.

What a wonderful market really exists for Napanee Dutch Kitchenets is, then, very easily proven to any dealer in any town.

Of course, with a bad employment situation existing in any particular town, your dealer will probably argue against your figures for that particular period; but all you have got to point out to him is the fact that a large percentage of his population is employed **all** the time. Consider the doctors, dentists, store clerks, other merchants, post-office and telegraph employees, policemen, firemen, street car men, et cetera, consider each class of employment separately. Add them up, and the total will be surprisingly large.

WHY A DEALER SHOULD SPECIALIZE IN HIS ADVERTISING

A dealer should specialize in his advertising for the same reason that he specializes in his store. It is good business to increase sales in a store by picking out specialties that can be demonstrated.

As proof of this, there are a good many dealers who bring hundreds of good new customers into their stores every year by advertising an exclusive line. Suppose you are operating a furniture store. Every other furniture store in town sells bedroom suites, dining-room suites, tables, chairs, and rugs, the only difference, probably, is the price.

But only one store in town can sell Napanee Dutch Kitchenets. This line is exclusive. If you advertise them you can bring people into your store to buy them; and it has been proven many times by Napanee dealers that the people they have brought into their stores through specialized advertising on Napanee Dutch Kitchenets have therefore been customers of other stores.

One big thing for the dealer to remember is, that when he advertises Napanee Dutch Kitchenets, he is also advertising all the other staple articles in his store. When the dealer advertises Napanee Dutch Kitchenets and signs his name Home Furniture Company, everybody knows he is running a furniture store and that he would not be running a furniture store without having furniture in it.

Purely elementary, you will say, but it is surprising how few merchants really get this idea which is fundamental.

AVERAGE SALE IN THE FURNITURE STORE

Recently an analysis of sales over a sixty-day period was made by one of the largest furniture stores in the country. The average of all purchases made was found to be \$30.00.

Instill this point into the mind of the merchant and his salesmen—never try to hurry away from the customer who comes in to buy a \$3.00 kitchen chair without trying to sell one article of a price exceeding \$30.00 (a Napanee), because the next customer waiting for you can only give you an average sale of \$30.00; and the real way to raise the \$30.00 average sale is to demonstrate an article carrying a price greater than \$30.00.

The most important point for you to stress with the dealer is that he and his salesmen attempt to demonstrate the Napanee Dutch Kitchenet to every person entering the store, no matter what their errand.

AVERAGE SALE IN DEPARTMENT STORES

The average sale in a department store is an interesting figure. In 1923 the average for all the department stores reporting to the Federal Reserve Board was \$2.23, and in 1924 it was slightly higher, \$2.26. Sales in 1924 were 8 per cent larger than a year ago.

Can any individual argue against the value of our merchandising plan to department stores. The average kitchen cabinet sale is \$75.00.

MAILING LISTS

The thing to remember with regard to mailing lists is this: If your territory has 2,000,000 people in it, you have 400,000 homes. It is in these homes that you are to put Napanee Dutch Kitchenets. You put them there through the dealer. Now it certainly is perfectly plain that if you could get throughout your territory mailing lists that would comprise say 75% of those 400,000 homes, and if you had your dealers mailing circulars and letters to this 75% of the homes several times a year, it would make it a lot easier to sell Napanee Dutch Kitchenets.

If your mailing list in your territory aggregated 300,000 names and you had only four mailings a year, you would have a circulation of 1,200,000 in your territory. But past experience has proven that most dealers won't get up mailing lists. The best way is to get them yourself. Here is a list of suggested places to get them.

- Assessor's tax maps in County Court House.
- Factory pay rolls.
- Church Directories.
- School and College lists.
- Rural mail routes.
- Automobile Clubs.
- Post-Office lists, when procurable.
- City Directories.
- Telephone Directories.
- Fraternal Orders.
- Organizations of all kinds.
- Dealers' lists of paid-up customers.

One of the best ways to build up a good list is by names secured from Napanee dealers' prospect slips. These names are secured by demonstrating Napanee Dutch Kitchenets. That is a very select list, because every one of them is a person who knows something about the Napanee.

Every store salesman should know the names of the people to whom he talks. These will represent in a large number of cases cash customers, others will be people who come in and don't buy at all.

SELECTING NEW DEALERS

When you go into town to establish a dealer, be sure to look over all the dealers carefully before you make a decision.

It isn't always the dealer with the largest store that will do the most business. The main object is to find out which dealer would sell the most Napanee Dutch Kitchenets, and this depends on a good many different things:

First, whether or not he will sell on the payment plan.

Second, whether or not he is a live wire. Sometimes a young man with a lot of ginger is preferable to an older, more conservative organization.

Third, credit standing. The man you want may have a lower capital rating, but a higher pay rating.

It is always best not to be too hasty in picking a dealer. Pick the one you can stay with the longest—the man who will give you real cooperation. The thing that makes a successful sales organization is a big list of successful dealers.

HOW TO FIGURE PERCENTAGE

Practical Lesson in Modern Store Management— Why Some Merchants Never Show a Profit

Tradition says figures don't lie. Yet, the wrong interpretation of figures may throw the head of the business completely off the track. Mercantile agencies report that a large number of commercial failures are directly due to the proprietor's or manager's belief that the business is making a profit; when, as a matter of fact, it is running at a loss. And the reason for this is that, in at least the majority of cases, the business man has been deceived by the use of percentages in allowing for profits.

What Is Percentage?

In using percentages as a tool to work with, we should have a clear understanding of what percentage is. Percentage is a standard of comparison for amounts, just as a thermometer is a standard of comparison for temperature, or an inch, foot or yard is a standard of comparison for lengths. The words "per centum" means 100 parts of 100. Therefore, amounts are compared by per cent or hundreths, as lengths are compared by inches and feet and temperature by degrees.

Accordingly, one amount compares with another as each contains a less or a greater number of 100ths, in the same manner that one temperature compares with another temperature accordingly as it contains a greater or less number of degrees, or that one length compares with another length as it contains a greater or less number of inches. It is seen from this that percentage is simply a means for measuring figures.

How To Find Percentages

In finding percentages we always have a clearer view of the matter if we put the figures in the shape of a fraction. Percentage, from the viewpoint of mathematics, is fundamentally nothing else but decimal fractions. You say that 50 is one-half of 100. That means that 50 is fifty one-hundredths, or 50 per cent, of 100. Likewise, 20 is twenty one-hundredths, or 20 percent, of 100, and 10 is 10 per cent, and 5 is 5 per cent. The principle here is the same as that governing the change of common fractions into decimals, which is, "Divide the numerator by the denominator," or "Divide the upper figure of a fraction by the lower."

To illustrate, let us assume that the annual sales of a certain business amount to \$100,000.00 and that the annual expenses aggregate \$25,000.00. What we want to determine first, is what percentage of \$100,000.00 is \$25,000.00. To do this we put the figures in the shape of a fraction, and divide the upper figure by the lower thus:

$$\begin{array}{r} 2500 \\ \hline 100000 \text{—} 25000.00 \text{—} .25 \\ 20000.00 \\ \hline 50000 \\ 50000 \end{array}$$

We find, then, that the total yearly expenses of \$25,000.00 represents 25 per cent of the total yearly sales of \$100,000.00. And we know from this that, in making up our selling prices, we must add 25 per cent for expenses, plus whatever margin of profit we desire to make.

This is all apparently simple enough. And yet it does not always work out just right, it seems. Let us see, then, what is it that tangles up so many of us in attempting to handle percentage.

For purposes of illustration, let us take, first, the method of the business man who knows nothing about what his expenses are. He has perhaps some other man in the same trade or industry say that he figures to make 10 per cent profit, and because that is what he thinks others are asking, he will figure something like this on a sale, which cost him, say \$20.00:

Cost of goods.....	\$20.00
Add 10% of \$20.00 for profit.....	2.00
Total.....	\$22.00

He will probably mark the goods to sell for \$25.00, thinking that the extra \$3.00 will cover his overhead expense, and that he will make his 10% profit and perhaps a little over.

Let us see, now, what has really happened:

Cost of goods.....	\$20.00
Expense 25% (not of \$20.00 but of \$25.00, which will be explained later).....	6.25
Total cost.....	\$26.25
Sale Price.....	25.00
Net loss.....	\$ 1.25

or 5 per cent of the selling price.

Next, let us illustrate the method of the business man who knows, from last year's figures, that his expenses amount to 25 per cent of his sales, but does not know how to apply that knowledge correctly.

Probably his estimate will show up like this:

Cost of goods.....	\$20.00
Expenses 25% of \$20.00.....	5.00
Profit 10% of \$20.00.....	2.00

Total.....\$27.00

Let us see what has happened in his case:

Cost of goods.....	\$20.00
Expenses 25% of \$27.00 (instead of \$20.00).....	6.75

Total.....\$26.75

Sale Price.....\$27.00

Net Profit.....\$ 0.25

which is .926 per cent (less than one per cent) of the sale and not ten per cent.

The differences between actual and anticipated profit developed in the above illustrations, are due entirely to the fact that two different bases have been used in arriving at the results. In the first instance, the percentage of expense of 25 per cent was arrived at by using the sales at selling prices. In the second instance, this percentage was applied to the sales at cost prices. This is the error too often made by business men.

Suppose the cost of a given article or commodity is \$20.00, and a merchant wishes to add a margin of $33\frac{1}{3}$ per cent to the selling price, how would he figure it? Adding $33\frac{1}{3}$ per cent to the cost will not give the desired result, because:

$33\frac{1}{3}\%$ of \$1.00 equals $33\frac{1}{3}$ cents.

\$1.00 plus $33\frac{1}{3}$ cents equals \$1.33 $\frac{1}{3}$, or the selling price.

$33\frac{1}{3}$ cents divided by \$1.33 $\frac{1}{3}$ equals 25%.

Hence, instead of earning $33\frac{1}{3}$ per cent on the selling price, as he had planned, the business man would actually earn 25 per cent only, because different bases were used in the calculation.

The following table gives the equivalent percentage to be applied to cost prices in order to secure a given margin of profit on selling prices.

Desired Per Cent on Selling Prices	Corresponding Per Cent on Cost Prices
25	.333
27	.370
29	.410
30	.430
32	.471
34	.515
35	.538
37	.587
39	.639
40	.666
42	.724
44	.786
45	.818
47	.887
49	.961
50	100.000

Rule for Figuring Percentages

In this matter of figuring percentages, the very first thing we must get a firm hold on is this:

The sale price represents 100 per cent.

To figure by per cent intelligently we must have somewhere something that represents 100 per cent, which in this case is the SALE PRICE. When we attempt to figure any part of the whole as 100 per cent, we immediately get into difficulty. All component parts are measured as 100ths of this 100%.

Hence,

If expenses represent.....	25%
and profit represents.....	10%
we have accounted for.....	35%
and the cost of the goods must, therefore,	
represent.....	65%
making the sale price.....	100%

In other words, the \$20.00 cost of goods is 65 per cent of the sale price, which sale price is represented by the total of 100 per cent.

In figuring percentages of this kind, the following rule must always be observed:

Divide the amount of the cost by the percentage it represents. The answer will be the sale price.

Twenty dollars divided by 65 per cent equals \$30.77 which should be the selling price of the merchandise, provided the price paid for the goods is \$20.00, expenses are 25 per cent of the sales, and the dealer wishes to make a profit of 10 per cent net.

How do we know this is correct? A method to be of any value must be susceptible to mathematical proof. Let us therefore prove the proposition thus:

Cost of goods.....	65%	of 30.77 equals.....	\$20.00
Expenses.....	25%	of 30.77 equals.....	7.69
Profit.....	10%	of 30.77 equals.....	3.08
Total.....	100%		\$30.77

This method is absolutely correct, whether it is applied to a 50c sale or to a \$500.00 sale.

The selling price is 100 per cent, or the whole. All component parts are represented by 100ths, or percentages of the whole. There is nothing in the entire equation that represents 100 per cent except the selling price. Hence, all percentage computations should be based on the selling price.

A SIMPLIFIED PERCENTAGE TABLE TO FIGURE PROFITS

In figuring your customer's profits don't get your percentages mixed up. Percentages of cost of doing business and profit should be figured on the same basis, namely, on sales.

Suppose a merchant figures his cost of doing business at 18%. An article which cost him \$10.00 is marked up 25% to allow him 7% profit. The sales price is then \$12.50.

\$10.00 ×25% ----- \$ 2.50	\$10.00 —2.50 ----- \$12.50
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Failing to sell the article at this price, he marks it down 25%, figuring that the article will be sold at what it cost him.

What happens? He actually loses 63c on the deal. This is the way it figures out:

\$12.50 ×25% ----- \$ 3.12½	\$12.50 —3.12½ ----- \$ 9.37½	\$10.00 —9.37½ ----- \$ 0.62½
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profits these days is the care the merchant should take in figuring percentages. Your mark-up and your mark-down should be figured on the selling price.

Where mark-up has been figured on the cost price, the following table will be found helpful in figuring different percentages of mark-up and mark-down.

5 %	on cost is	4¾ %	on selling price
7½ %	on cost is	7 %	on selling price
10 %	on cost is	9 %	on selling price
12½ %	on cost is	11⅛ %	on selling price
15 %	on cost is	13 %	on selling price
16⅓ %	on cost is	14¼ %	on selling price
20 %	on cost is	16⅔ %	on selling price
25 %	on cost is	20 %	on selling price
30 %	on cost is	23 %	on selling price
33½ %	on cost is	25 %	on selling price
40 %	on cost is	28½ %	on selling price
45 %	on cost is	31 %	on selling price
50 %	on cost is	33⅓ %	on selling price
55 %	on cost is	35½ %	on selling price
60 %	on cost is	37½ %	on selling price
65 %	on cost is	39½ %	on selling price
66⅔ %	on cost is	40 %	on selling price
70 %	on cost is	41 %	on selling price
75 %	on cost is	42⅔ %	on selling price
80 %	on cost is	44½ %	on selling price
90 %	on cost is	47½ %	on selling price
100 %	on cost is	50 %	on selling price

BUDGETARY CONTROL IN RETAIL STORE MANAGEMENT

**Originally Prepared and Issued by the United States
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From a mere glance at the statistics of business failures—the mortality table of business endeavor—one becomes convinced that something is wrong with the operating policies of many business enterprises. Again, the fact that many which continue to operate fail to pay a fair rate of return tends to bring more forcibly to the attention of business men the necessity of more scientific management on the part of executives.

Failures have been attributed to a lack of sufficient working capital, to a poor location, and are very often falsely laid at the door of economic changes. In summarizing these causes, however, poor management in some form appears to be the root of many such failures.

The retail store is conspicuous in the field of business enterprise for the number of casualties. This fact tends to emphasize the necessity on the part of retailers of a more thorough understanding of his individual management problems.

The object of this study is to help in the solution of one phase of the retail-store management problem—that of control. It is not intended that this text should serve as an absolute guide in any part of this phase of retail-store management; its sole purpose is the consideration of the principles of budgeting for control as applied to retailing. That is, it merely intends to be informative.

Applying Scientific Methods to Retailing

Budget control is not an entirely new phase in business management. Heretofore, however, it has been practiced chiefly by governmental bodies. Only to a slight extent have the principles of scientific control been applied to industrial organizations, for only in the past three or four years has the merchant realized that his business, as well as that of the manufacturer, is a science and that he, too, can well afford to utilize many of the new methods which are being adopted in business management in the entire field of industry.

Essential to the solution of any problem is the establishment of the end to be accomplished, and

the principles or means by which the goal is to be reached. The technical processes and the minute details of installation and operation of any system should follow the establishment of a definite purpose and should be based on sound principles. Much advice has been given in the form of "install your system to fit the business and do not fit the business to the system," and particularly is this true with the system of budgetary control. That is to say, budgeting is not to be looked upon as a rule of thumb procedure.

The specialty store, the department store, the general store, the chain store, and the mail-order house, obviously differ in the number of departments or of stores, and in the method of sales. These, however, are not fundamental differences. The technical installation and operation of the system are influenced primarily by these variations. The subdivision of the retail field upon the basis of ownership clearly has no effect.

The division of the various types of stores into sizes of units within their own type suggests more technical differences in management. In some of the very small concerns, for example, all or most of the management functions are performed by a single individual, whereas, in the larger organizations each may be performed by a different individual. In like manner, the method of inventory, completeness of the accounting system, and statistical organization or lack of organization modify considerably the means which can be used to accomplish the end.

These illustrations seem sufficient to show that only the quantity and quality of detail and not the principles vary with the different classes of retail stores. The budget part of budgetary control may be defined as a plan for the future based upon past experience and the present economic situation, together with anticipated changes. A budget sheet is to the manager what the blue print is to the engineer. It is recognized that the analogy is not quite true, for the engineer rarely has to change his plans; on the other hand, when the whole budget plan or guide is put into effect, it is more likely that situations will arise which will necessitate changes. But in the main, the plan is fairly closely followed, just as the engineer follows his blueprint. The success of both is dependent upon the foresight and ability of those responsible for the plan and upon the possibility of obtaining exact data.

Some have considered a method of shortened accounting as budgeting. In the preparation of this type of budget the data are taken from more direct sources, and the usual auditing and accounting

procedure, which is necessary to insure absolute accuracy, is eliminated. This type of budget, however, is not considered in the meaning of budget as used in this study. But even this method of establishing a budget is a plan on which to base future action.

By budgetary control is meant the intelligent use of the budget in the control of the various sources of profit. Budgetary control is fundamentally an economic analysis and not mere routine procedure.

Purpose of Budgetary Control

The first purpose of budgetary control should be to establish a map of future business. When a ship leaves port, the captain presumably has a goal—the port to which he is bound; the chart of the course; and instruments, such as compass and sextant, to keep him on this course. The captain of a business must take the same precautions in guiding his business ship over the rough seas of competition and alternating periods of prosperity and depression.

The established quotas and limits are the ports toward which the business pilot is heading; the budget is the map; and the comparison of actual with estimated figures corresponds to the ship's compass and sextant, for by this the direction of movement and the location of the business is determined. Here the analogy ceases, for if the ship is off its course, the rudder is merely moved so as to correct the direction. In the case of business both the direction and goal are changed—that is, the budget quotas and limits are readjusted to fit the new situations. Nevertheless, the fact remains that if the management knows what is to be done it can take the most direct means of doing it. It is difficult enough to hew to a line when the line is distinct. Waste and inefficiency, if checked every period, can be stopped immediately, and the substitution of records for memory makes for exactness.

Co-ordination of the Activities of a Business

The second purpose of budgetary control is to co-ordinate the activities of the business. In a very small business the individual functions of management may be in the hands of one man, but even here lack of co-ordination is likely to result, for the functions are less well defined and may be even more difficult to co-ordinate than in the case of much larger establishments which have an individual manager for each. Therefore, it is seen that this discussion of functional co-ordination is not merely

for the large firm which has an established organization. It is true that when there are several persons individually responsible for a different function each is likely to over-emphasize the importance of his own field of activity.

Selling is the "little idol" in many retail organizations. Small consideration is given to the cost of these sales and the margin which they should yield. The bringing together of the costs and possibilities of the constituent elements of the selling process enables the community purchasing agent, the retailer, to arrive at the approximately correct relation between sales volume and expense.

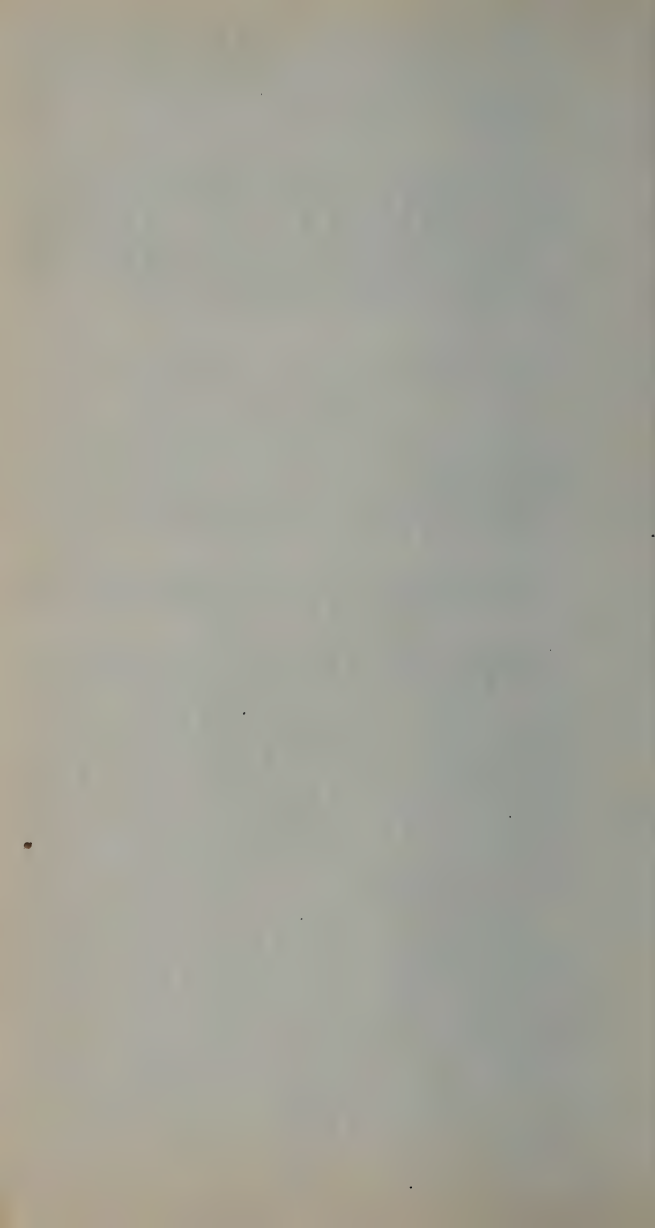
Proper Budgetary Control Co-ordinates Various Departments

Not only are the functions of purchasing, personnel, finance, and operation co-ordinated with selling, but the subdivisions of selling—the selling departments—are purposefully co-ordinated by the proper functioning of budgetary control.

Those responsible for accounting and statistics, the functions of record keeping, must co-operate in the actual operation of the budget plan.

There is a very real peril awaiting the chief executive who has his eyes always on the internal performance of the business. The slow-changing as well as the rapidly fluctuating economic forces must be carefully watched. The tie-in of external and internal statistics is assured with a properly constructed and operated system of budgetary control. A consideration of the panics and crises of 1819, 1837, 1857, 1873, 1893, 1907, and the crises of 1914 and 1920, with the violent fluctuation of department-store sales as far back as statistics are available, shows the paramount importance of this function of the budget.

The third major purpose which the system of budgetary control performs is that of centralizing executive control. A consideration of this purpose is necessitated by the increase in size of stores and the increasing dangers of delegating authority to subordinates. The delegating of responsibility for the proper control of expenses to subordinates has been known to lead to dire results. The tremendous losses (caused by overpurchasing) which were taken during the last period of depression can be attributed, in part, to the lack of intelligent control of buyers' activities.



Making Forecasts and Recording Results

The fourth major purpose of budgetary control is to make forecasts more definite and to record results period by period. The idea of forecasting is not new in management, but in the past has been to a degree unscientific. The problem of selling different kinds of goods economically is constantly arising, but one season finds the average merchant just as helpless in the face of conditions as he was the year before. He has failed to tabulate the needed facts. To be sure, in many cases the current and past statistics have been recorded, but the result of estimates, that is, the comparison of actual results with anticipated results have not been tabulated. Volume, complexity, and a desire to place the business on a permanent basis are creating a demand for reliable records.

An analysis of the thoughts that go through the mind of the newsboy, the restaurant owner, or other business men as they anticipate the market demand for their product for the day or week or month, gives ample proof that forecasting is not a new idea.

The establishment of quotas during the war drive and the preparation of Government budgets are now commonplace. The latter two examples are illustrations of the fact that the budgeting principle and, therefore, future estimates are of material value. There have been instances in which department-store owners have violently affirmed that the forecasting and budgeting for control is foolishness, and yet they use some or most of the principles in one form or another.

In addition to a central forecast, estimates of the various budgets should be received from those who are responsible for their fulfillment. This serves two purposes: (1) To gain the co-operation of executives and (2) to check up on the central estimates.

Division of Budget for Control

The division of the budget into constituent elements is analogous to the division of the functions of the business. The functions of buying and selling were first recognized, then, as business became more complex, other functions and subdivisions were found. So it is with the budget.

Today the necessity for a division of the main budget into a merchandise and operating budget is well recognized, while the establishment of a sales budget, the key to the accurate estimate of the others, has only recently been seen in its full importance. It has heretofore been considered very superficially in connection with the merchandise budget.

Sale budgets and merchandise budgets are indeed two distinct types. One is the estimating of the volume of business a store may properly expect and plan to attain, while the other is the proper control of merchandise in order to fulfill the sales expectations.

The larger management unit may wish to divide the main budget and subdivisions into still smaller segments for more searching control. While the individuality of these more minute units should be recognized, at the same time their interdependence and ultimate co-ordination into one controlling budget should not be overlooked as it is highly important.

The sales budget has as its main purpose the establishment of sales quotas, based upon the estimated possibility and profitability of sales, availability of equipment and floor space, and cost of procuring sales. These estimated quotas not only establish a goal for the selling departments, but give a basis for preparing the merchandise and operating budgets. A further function of the sales budget is to disclose weaknesses in the selling plan.

Sales possibilities are dependent upon the market conditions, market potentialities, change in communication or transportation facilities, change in store-management policy, and previous sales. By the use of past and present statistics of these five elements—the facts, plus judgment—the future can be at least more accurately forecast than with a mere 50-50 chance of a pure guess. The following shows the average per cent of accuracy of certain well-established forecasts, for a period of 10 years:

	Per cent
The various estimates of the total revenue of the Secretary of the Treasury a year in advance...	83.6
Wheat production.....	85.0
England's national budget.....	95.1
Actuarial mortality figures.....	98.0
United States Census estimates of population..	99.7

This table is given to show the degree of accuracy attained in making estimates. It is not contended that the average business furnishes a basis for such close forecasts.

The common errors in observation and interpretation of facts—omissions, prejudices, and failure to see in proper relations—must be guarded against, however. A clear distinction should be made between unorganized, relatively aimless data, and those organized or purposeful statistics which are required for genuine statistical control. Above all, future

operations should not be based entirely upon the arbitrary judgment of the often too optimistic sales manager.

In determining the state of the market, the general situation and its effect on the particular community, the conditions in the particular industry (both of the basic commodities of the retail establishment and the source of income of its clientele), and the specific status of business in the community should be considered.

The anticipation of varying the store's management policy regarding credit, typesales, advertising, addition of new lines or dropping of old lines, prices, and terms of credit obviously will also have a direct influence upon the sales forecast.

Merchandise Budget

The purpose of the merchandise budget is to establish scientific merchandise control and to contribute information for use in the preparation of the operating budget. Stock control has been defined as a control which deals with the planning of merchandise activities, both "to outline the relationship between buying stock and to insure ample supply of merchandise to meet selling needs." The budget helps the merchandise manager to perform his function of bringing about the most advantageous proportion between sales, stocks, and margin and watching carefully the relation between estimated future sales and purchases.

The difference in the nature of style and staple goods, which is reflected when purchases are to be planned, is so great that a division upon this basis is essential.

Planning of staple-goods purchases will be considered first. The purchase plan for staple commodities is the resultant of the several forces—planned sales, the beginning inventory, normal inventory, inventory desired at end of the period, turnover considered possible and desirable to obtain, and length of period of delivery from the source of supply.

The relative amounts of each size, quality, and brand into which the sales quotas should be divided must be established. An analysis of previous sales and any market events which may change any of these should constitute the basis for determining the percentage relationship for the particular period. The economic elements in the sales figures should be isolated for interpretation.

There are in use three common methods of obtaining an inventory, namely, perpetual, estimated, and

physical.¹ The use of the first makes possible the obtaining of much useful information in the operation of a budget. Besides the actual record of the minute merchandise classification stated above, the record of when the particular article was first ordered, of prices exchanged or credited, according to size, etc., and other information found desirable in order properly to control buying, is with small additional effort recorded when this system of accounting procedure is in use.

The function of the expense budget is to find and to stop the leaks. Small leaks, when duplicated many times, justify minute analysis. The appropriateness of the proverb, "A small leak may sink a great ship," is apparent. For the purpose of more careful control, the expense budget may be divided into advertising, delivery, labor, sundry expenses, etc. Only the first of these subdivisions will be considered in detail.

The sales budget establishes a minimum goal, as it were, while the expense budget establishes a maximum. The two sources of profit are (1) increase of the product of sales times gross margin, and (2) decrease of expenses. One is just as fruitful as the other. The latter, however, has become of particular importance to department stores in the last few years because of the increase in competition, operating expenses, and the inability to use large-scale buying power to purchase upon such favorable terms as formerly.

The principles of procedure for the control of expense are classification of expenses, establishment of expense budget by relation of expenses to sales, and the establishment of a method of control. Expenses should be classified by departments into selling and non-selling.

System Recording Past Transactions Shows What to Expect

Accountants have done much in the classification of accounts for adequate recording of expenses. A system which is good for recording what has taken place is good for recording what is expected to take place. The expenses within the departments should then be divided into direct material and labor and proportionate part of the indirect material and labor and general administrative expense. These expenses must be subdivided into fixed, those which vary directly and those which vary partly with sales.

In the preparation of the final budget sheet, the expenses of the non-selling departments should be allocated to the selling departments.

In the control of expenses the budget may be used as a maximum limit, absolute for the budget period, or from month to month, or as merely a desirable attainment. A modification of the former use of the budget is to allow variations from the established plan upon the petition of a major executive.

Not only, however, is it essential to control as far as possible the income and outgo, but to plan for long-time and short-time financial requirements. A company may be practically unable to meet its financial obligations, although theoretically—according to its financial books—it is solvent. From another angle, a company may be able to raise money on the spur of the moment to eliminate an embarrassing financial situation, but the failure to have made adequate preparation may mean a much higher interest cost than would have been necessary.

By the co-ordination of the individual budgets, the finances of the business can be planned. This may or may not be considered as a separate budget. To plan the cash requirements, the estimated cash disbursements must be balanced against the estimated cash receipts. Past experience and changes in method of payment of invoices are the important elements to use in conjunction with the expense and merchandise budgets in determining the expenditures. The records of past experience and changes in the credit and collection policy and credit terms determine the relative amounts of cash and credit sale. By this operation the cash expected from the major source of income may be derived. By collecting the data from the merchandise and operating expense budget in the form of an operating statement and balance sheet, an estimate of profits for the period may be obtained.

The advertising appropriation is not new. In most respects this is no more and no less than an advertising budget. In fact, it may be considered as the embryo of the present advertising budget. The difference between the two is in the method and detail of calculation of probable advertising expenditures.

There are two major sources of demand-creating power from advertising—(1) tangible factors and (2) intangible factors. The success of either is dependent upon the force and results of its suggestibility. The most important factors under the first source are (1) choice of media, (2) size of individual layout, and (3) number of issues. Elements which determine the character of the copy and layout constitute the factors of the second.

Establish Objective; Factors Required Can Then Be Determined

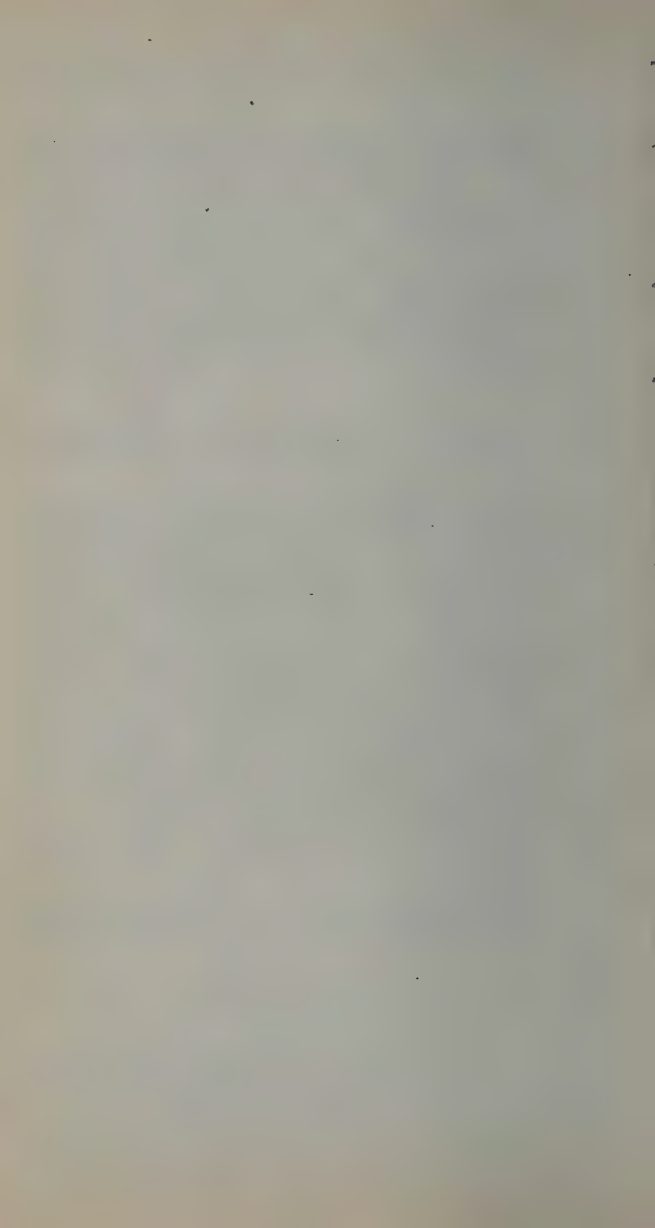
Establishment of the objective of the demand-creating aid is of primary importance in the computation of the advertising budget. When this purpose is determined, the tangible and intangible factors required to give results can to a large degree be determined. In computing the former, such elements as changes in advertising policy, based upon the market analysis; the relation of past advertising to sales, noting the effect of variations in the market from buyers' to sellers' and back again, in conjunction with the estimated sales; and cost of advertising in light of results must be taken into account.

Advantages and Disadvantages of Budgetary Control

In the ultimate analysis the purpose of a retail store is to make profits for its owners. Therefore the relative costs of operation and installation of a budgetary control system in relation to the savings it makes possible is a prime consideration. Unfortunately very little data is available upon this important phase of the problem. However, the results of a questionnaire sent out by a large retail dry-goods association show that the general opinion of those using even the partial budget was that the results justified the expenditure. The estimates of the exact cost of operation of a merchandise budget ranged from no additional expense to \$150 per week. Obviously the variation in the elaborateness of the system would make a great deal of difference in the absolute amounts of the additional expense.

Difficulties of budgetary control which must be recognized are:

1. The budgetary program is based upon estimates. The difficulties of preparation of the sales budget are caused by—
 - (a) Difficulties in forecasting—
 - (1) Market fluctuations.
 - (2) Seasonal fluctuations.
 - (3) Weather conditions.
 - (4) Lack of standardization of products.
 - (5) Complication by style goods, which makes past records somewhat incomparable.
 - (6) Lack of statistics of sales to start with.
 - (b) Difficulties in establishing relations between sales and expenses and sales and purchases.



2. Budgetary plans will not execute themselves.
3. Administration cannot be replaced by budgetary control. The use of the budget system may result in too little emphasis in other methods of managerial control.
4. Budgetary control cannot be perfected immediately.
5. Danger of expecting too much from the budgetary system, especially at first.
6. The expense of operation may be very considerable, if not watched closely.
7. Flexibility, which is essential to successful operation, may lead to a disregard of budget altogether.
8. Difficulty of gaining co-operation of various functionaries.
9. Danger of being "ironclad," which may lead to too much "red tape."

Estimate Totals, Then Departments and Other Subdivisions

In conclusion it must be recognized that it is not essential that all of the suggested budgets be instituted at once or that all parts be used. The system, however satisfactory, must never be looked upon as complete and the most perfect, but always as an advance toward a more perfect control.

It may be feasible to estimate only total sales at first. Then they may gradually be broken down into departments and subdivisions of departments. Next, a merchandise budget may be instituted, which deals only in rough departmental totals in money volume. Later the divisions of control may be broken down and both physical and monetary volume computed. After this the operating expense budget may have its turn of evolving into a polished plan. Expense may be deemed more important than stock and purchase control, and therefore the expense budget may be developed before the merchandise budget. But in any case, planned sales, no matter how superficial the estimate may be, must be the starting point.

Making haste slowly and building carefully each step, with eyes always focused on the ultimate goal, are the true means for the establishment of a successful system of budgetary control.

†There are two different methods of computing the inventory in common use: (1) The retail method, and (2) the cost method; but this is obviously not the important consideration in this connection.

WHAT A SALESMAN SHOULD KNOW ABOUT CREDITS

The General Credit Department

The Credit Department is not a "pessimistic conservative," rather, it is a "conservative optimist." Its functions are, to pass promptly every submitted order, on which there is a reasonable business chance that payment will be made, after shipment, to collect for the goods, shipped on its authorization, without friction or unpleasantness, if possible. The fulfillment of its purpose on both sides of the transaction calls for a large measure of optimistic faith in mankind, with a healthy wallop in reserve for use when kindlier methods fail. In all it does, the Credit Department is controlled by the same motives and desires that control you and the other members of the organization, i. e., to sell, at a profit, in as great a volume as possible, the goods and service of the company.

ORDERS

Every order you take represents an investment of time and money on your part. The important thing is to get the orders, but it's equally important to have them handled promptly and filled correctly according to your customer's understanding of what he is to receive. Ordinarily, if you do your part of the job correctly and completely, the balance of the transaction will be handled without a hitch, you will have secured a satisfied customer and a booster and you'll get returns on your investment.

An order is correct and complete—

If taken at a satisfactory price.

If the terms are correct.

If the description is clear and complete.

If it is properly signed.

If it contains full and correct shipping instructions.

If it includes on its face every promise to, or agreement with, your customer.

If it is accompanied by a fair, frank, and complete report to the Credit Department, supplemented by a financial statement when the Buyer is new in business.

If it is accompanied by all necessary explanatory instructions to the Sales Department.

Credit Information

Credit Department decisions are based on the consideration of information obtained from five sources—Red Book, Dun and Bradstreet, local at-

torneys, banks, and mercantile references. The best information is usually obtained from the last named source, and you will facilitate the handling of your orders if you obtain the names and addresses of as many references as possible.

In deciding what line of credit a customer is entitled to, the Credit Department considers the following factors. Observe how your report to the Credit Department has a bearing on each one.

1. Moral Standing

Local opinion and your own dealing with him should enable you to form an opinion. Give us the benefit of it, whether it be good or bad.

2. Experience and Business Ability

Actual facts, as to this experience, should be easily obtainable in ordinary conversation. The appearance of his store, the conditions of his stock, his manner of handling trade and help, come under your observation, and your comments upon them will help us to form a correct opinion of his ability.

3. Past Record

We can get this complete if you will get names and addresses of those with whom customer deals and will be careful to give us the location and approximate dates of his previous ventures.

4. Financial Worth

We can usually obtain information on this point, except in the case of a beginner. Any man, asking that credit be extended to a new venture, should be anxious to give complete information as to its finances. In effect, we are investors in the business and clearly entitled to the information. It should not be difficult to show that it is really desirable and beneficial to give the full facts; every business must depend largely, for its successful operation, on its relations with its suppliers.

5. Prospects of Success from Standpoint of Location and Competition

The salesman is chiefly responsible if his house is not fully and truthfully informed on these points.

6. Existing Local Conditions

This is always valuable information and can be covered in a very few words.

When writing a credit report, **don't try to sell the order** to the Credit Department. Give the facts as you know them to exist. You will benefit yourself and the Company by so doing. As to the Credit Department, a salesman's reputation depends on

the reports he makes, judged from the standpoint of good judgment, accuracy, honesty, and completeness. If you have a reputation for dependability with the Credit Department, it will help you a lot when you want quick action.

COMPLAINTS

You will get complaints from customers. This will always be the case as long as the ordinary business transactions must pass thru human hands and be subject to many contingencies before it is completed. You will receive complaints that are justified by the facts, you will get others, the basis for which is much magnified and still others which will be found to have no basis at all.

The important thing is to get the facts on a complaint before you sympathize with the customer and damn the house, or vice versa. Your customer's good will is all important to you. To be of lasting benefit, it should be founded on his respect for you, for your house, and the goods and service your house can give him. You will help gain respect for all three if you show by your attitude that it takes real evidence to convince you that your company is in the wrong; in other words, that you are the loyal representative of an organization in which you have confidence. If, on the other hand, at the first word of complaint, you show eager willingness to admit the probability of the house being at fault, you lessen the customer's regard for you and your organization and, at the same time, encourage him to enlarge his complaint and increase his claim. Get the facts, check them up, and report them complete to the office, with a recommendation as to the action that should be taken. While you are about it, get the complete dope so the remedy, if one exists, may be promptly applied.

HELPING WITH COLLECTIONS

You get copies of all collection letters and know what policy the Credit Department is following with your customers who are delinquent. If your own observation or the information you get leads you to believe that the policy being pursued is too strong or too weak, it is your duty to express your opinion, backing it up with a statement of the facts on which it is based.

As a general thing, we do not depend on salesmen to make actual collections. Obviously, it is to your interest to help wherever you can; bad debt losses

are a charge against net shipments, and a customer who is delinquent is quite likely to divert his orders. If you will keep in touch with the correspondence of the Credit Department you will be equipped to discuss accounts with customers. In most cases, it will help, rather than hurt, relations with your customers if you get onto a basis which permits of a frank and friendly discussion of this important factor in our dealing with them.

CRITICISMS

Never hesitate to offer criticism when you think it is justified, always remembering that to be useful or to get results, criticism must be conservative, illustrated by specific cases, and presented without rancor or descriptive adjectives. General criticism, loaded with superlatives and uncomplimentary terms without direct application, rarely accomplish results. Everything that happens in your territory has a direct bearing on your net earnings. Watch all sides and you will profit thereby.

TRADE ACCEPTANCES

You will be expected to sell the dealer the trade acceptance idea wherever possible.

There are several good reasons why a buyer should sign a trade acceptance, as it materially affects his credit standing:

1. With those he buys from,
Because it places in writing his agreement as to terms and thereby eliminates all chance of dispute.
2. With the Mercantile Agencies,
As Commercial Agency ratings show three things:
 - (a) Cash capital—or investment.
 - (b) Manner in which he meets his obligations.
 - (c) Capability or business management, and this materially affects his standing as a credit risk.

Nothing helps his rating as to capability or proven ability as a business man more than the known fact that he gives trade acceptances. If his schedule of liabilities show a small amount of accounts payable on open account, and a larger amount of trade acceptances payable, his is regarded much more favorably by his banker when the question of loans arises and naturally is regarded in the same way by any credit risk.

If his statement shows him owing by notes payable, it simply means that he is slow pay and is more or less involved and is being forced to close past due indebtedness with interest bearing paper.

The fact that a buyer will use the trade acceptance always places him in a position with the seller whereby, if there are any special inducements offered, he is always the one to whom they are offered, because he proclaims himself a perfectly good A-1 risk.

There is still one other way in which to appeal to a dealer as to trade acceptance, and that is from a patriotic standpoint. Statistics show that the credit business of the country reaches the enormous total of sixty billion dollars, of which twenty billion is in the form of open accounts; not secured or what is known as "frozen" credits; credits which may or may not be good; and an amount which is simply tied up and can not be used in any form. The use of the trade acceptance releases this item and turns it into a "liquid" credit readily used to increase business.

We must educate our dealers to the use of the trade acceptance, and fully expect the sales force to co-operate.

To describe it simply, "A trade acceptance is a time draft drawn by the seller of merchandise on the buyer for the purchase price of the goods and accepted by the buyer, payable on a certain date, at a certain place designated on its face.

The trade acceptance system contemplates the settlement of accounts by trade acceptances, and is designed to supersede the open book account in virtually all cases wherein business is not done on a strictly cash basis.

A TRADE ACCEPTANCE NOT A NOTE

A trade acceptance is not a sight draft or a promissory note. As one authority has explained, a note is drawn by a person, whereas an acceptance is drawn on a person. The trade acceptance performs a different function from a promissory note, as a note is generally used in borrowing money and in settlement of past due obligations, whereas a trade acceptance bears on its face evidence that it is drawn by the seller of merchandise on the purchaser for the purchase price of the goods sold, and when accepted constitutes a valid promise to pay on a specified date, and is a negotiable instrument as binding upon the acceptor as his promissory note, but performs a different function from the note.

REPRESENTS CURRENT TRANSACTIONS ONLY

The trade acceptance should have nothing to do with nor be employed in any class of transactions except that covering the purchase and sales of goods. It should not be given for borrowed money or past due accounts, but should represent current transactions only.

NOT A NEW SCHEME

The trade acceptance system is not a new scheme or method as it was used somewhat in the early history of our country. The Civil War disturbed the financial situation at that time, and the risk and uncertainty attending the granting of long credits led to the introduction of offers of large cash discounts to insure prompt settlements in cash, and gradually the open book account, with the cash discounts, came into general use.

HOW TO USE THE TRADE ACCEPTANCE

In general, the seller when rendering an invoice for any single purchase of merchandise, if the amount is reasonably large, will accompany the invoice with a trade acceptance form duly filled out for the amount due, or, in cases where a buyer purchases of the seller (manufacturer or jobbers) several bills of small amounts during the month, the seller when rendering a monthly statement will accompany the same with a trade acceptance form duly filled out for the total amount. Upon receipt the buyer has the option of either paying the bill, deducting such cash premium or discount as may be allowed, or he may "accept" the trade acceptance by writing across its face the date and the words "accepted, payable at----- Bank," and then signing and returning it to the seller, thus closing the transaction. The seller will then either retain the acceptance in his portfolio until a short time before it is due, when he will forward it for collection through his bank to the bank designated in the acceptance; or, if the seller finds himself in need of funds he may, instead of borrowing from his bank on his single name promissory note, prefer to take a number of trade acceptances and discount them with his banker, or sell them in the open market through brokers or dealers in commercial paper, thus converting into available live assets the dead capital which is now practically unavoidable, being tied up in the open book accounts.

Attention is called to the fact that, as a matter of law, the place of payment of a trade acceptance is at the office of the acceptor, i. e., the buyer of the goods, unless a different place be designated on its face, such as the acceptor's bank, this being the usual method.

WHY USE THE TRADE ACCEPTANCE INSTEAD OF THE OPEN BOOK ACCOUNT

The ever increasing demands upon the United States for credit to finance not only our growing domestic trade but also Europe's needs during reconstruction and a larger proportion of international trade make it essential that by every proper means we conserve our resources to meet these our new obligations to the world. The trade acceptance method of settling commercial accounts can be made an important factor in conservation of credit. It is credit thrift in practice. Its use will assist in releasing credit not otherwise available.

A STATEMENT OF PRINCIPLES

Paul M. Warburg, speaking for the American Acceptance Council, has said: "We are preaching the gospel of the trade acceptance for no other purpose than that we believe its use makes for sounder business and banking conditions.

"We do not say that the trade acceptance system serves all purposes and that all cash sales and all cash discounts ought to be avoided; but we do say that where business is not done on a strictly cash basis, the trade acceptance will be found safer, sounder, and, in the long run, more economical method than the open accounts.

"Indeed, we believe that it is so much of an improvement over the open account that in some cases sellers, at present sacrificing a very heavy cash discount for the purpose of avoiding the dangers and inconveniences of open accounts, might find it to their advantage to consider the economy involved in the use of the trade acceptance when dealing with customers of strong credit.

"We do not want to appear as wishing to force upon anybody the adoption of the trade acceptance, unless he considers it as serving his better interest. We do wish, however, those who can profit from the method to study it carefully and not to hesitate to adopt it.

"The American Acceptance Council's interest in the matter is that whatever makes for better morals in business and for better credit and banking conditions is a decided benefit to the United States."

ADVANTAGES TO THE BUYER

Those who settle by trade acceptance will put themselves into a class of preferred buyers the same as those who discount for cash as against those who, declining to use trade acceptances, insist upon a long open book account. This fact will be recognized by the mercantile agencies in their ratings and with the inevitable result that goods will be sold to those who demand long credit only on the basis of their paying higher prices than those who discount, or use trade acceptances.

CHECK ON OVERBUYING

Their use will be a check on overbuying, as the buyer's ability promptly to meet his obligations when they come due will tend to control the volume of his purchases. The retailer using a trade acceptance will have a better standing if called upon to make a statement, especially with bankers, because "acceptances payable," are more favorably regarded than "accounts payable."

GIVING TRADE ACCEPTANCES STRENGTHENS CREDIT STANDING

Those who pay bills promptly taking the cash discount, or premium, are not expected to use the trade acceptance to a great extent; but as all retailers should buy at the best possible prices, those who do not discount should give trade acceptances to strengthen their credit standing, so as to purchase on terms which will enable them to compete successfully with mail-order houses, five- and ten-cent stores, and others who buy and sell strictly for cash.

The retailer should be more careful in the extension of credit to his own customers, should insist upon shorter credits, and require payment of them when the debt becomes due. The practice of allowing customers to extend the credit much beyond the time originally agreed upon serves to tie up capital and often keeps the retailer from being prompt in his own payments and therefore results in an economic loss.

Among other national business vices are those of trying to do business on inadequate capital and giving too long credit.

The buyer, i. e., retailer, by giving trade acceptances, will not find it necessary to hypothecate or sell his accounts receivable, as some do at a sacrifice because of the high cost of such transactions.

ADVANTAGES OF TRADE ACCEPTANCES

The use of the trade acceptance establishes quickly the correctness of the account as between buyer and seller, obviates the tendency to friction over differences, not reported until the account is due, reduces the expense of collection, and lessens the cost of conducting business. To carry on the open book account system, sellers strain their own credit in order to extend credit to the buyer for an indefinite time, frequently without interest, security, or even any evidence of the sale, a custom which often results in loss by nonpayment of the account.

The buyer should be willing to give the seller a trade acceptance which is negotiable acknowledgment of the debt no less readily and with no more hesitation than he would give his banker a promissory note for money loaned to him by the bank.

WHOLESALE DIVISION GENERAL INSTRUCTIONS—BLANKS AND FORMS

1. Daily report on calls. To be filled out in duplicate and mailed each evening covering each call made during the day. You will be checked constantly on your compliance with this instruction. Use one sheet per town.

2. Route Sheets in duplicate will be filled out for four weeks in advance and mailed to this office each Wednesday night, positively without fail.

3. Changes in route must be furnished us promptly either by mail or when necessary by telegraph.

4. Resale Campaigns will be reported on special blanks supplied for that purpose, and no campaign will be recognized unless properly reported on the blank mentioned.

5. All salesmen will constantly guard against needless use of long distance phone and telegraph charges. The sum spent by this Company for that purpose is entirely too large and a campaign of economy is herewith instituted. All telegrams and telephone calls must be prepaid.

6. It is absolutely essential that each salesman exert his best efforts to "sell" the dealer on the use of the Trade Acceptance. Our policy of requiring Trade Acceptances on the four-payment proposition will be rigidly enforced.

7. Any orders taken which carry concessions of any kind must be taken subject to the approval of the office and will not be accepted under any consideration unless accompanied by complete written report in letter form, justifying the granting of the concession on the part of the individual salesman.

8. Credit information on new accounts must be furnished by the individual salesman in the form of at least three names of manufacturers of whom the dealer is buying. These names are to be secured by the salesman by personal obligation, and not by asking the dealer. Bank references will not be accepted.

Penalty for violation of this instruction is the return of the order to the offending salesman.

9. Salesmen's general mail will leave the office twice a week in specially printed envelopes.

10. Mail will leave general office Monday night for Thursday address and Thursday night to Sunday address. Each envelope will contain in lower left-hand corner the number of the envelope and date. Numbering will start with "one" and continue to 100 when it will be started over. As a check on your receipt of this mail you will return to this office via first-class mail the empty envelope signed and dated across the front.

11. All merchandise orders must be signed by the dealer. In the event that a dealer refuses to sign an order, you will so state that fact on the face of your order blank.

12. You fill out one advertising order only—the proper forms are in your hands.

RETAIL DIVISION, GENERAL INSTRUCTIONS, BLANKS AND FORMS

You will be furnished with a pad of railroad ticket receipt blanks, which are to be used during any traveling which it may be necessary for you to do.

These blanks properly filled out, stamped by the ticket agent, signed by you, will be recognized by this office, and will be refunded to you each week.

Notice—We will absolutely refuse payment on any receipt not properly filled out as specified above.

This company does not allow Pullman or parlor car fares of any description.

Daily Report Blanks

Each day, at the close of the day's work, you will fill out and mail to this office your daily report made out in duplicate.

Weekly Report Blanks

A weekly report blank will be made out in triplicate each Saturday night, in detail, and mailed to this office. This report will not be accepted unless signed by the dealer.

Prospect List

You will take the names and addresses of all prospects on whom you call or who come into the store during the week of the sale and whom you fail to sell. Fill these out on the prospect list which you will be furnished with and forward same to the office with your weekly report.

Yellow Prospect Blanks

These to be used in connection with the prospect list and to be left as a record with the dealer when you leave.

Copies of Advertisements

You will also mail to this office accompanying your daily report copies of advertisements as the dealer runs them. Do not fail to do this, as it is very important for our records as a check on the dealer.

1. Address all mail and telegrams to Coppes Brothers & Zook, Nappanee, Ind., NOT to individuals.

2. It is essential that a daily report be made out in detail and in duplicate by individual Salesmen regardless of number of men on sale or where day is spent. One man only reporting sales made by store salesmen.

3. Every report of any nature must carry salesman's signature.

4. A weekly report in triplicate must be mailed to the factory not later than Saturday night and must be signed by the dealer.

5. Railroad fares will be refunded on railroad ticket receipts properly made out. There will positively be no exception to this. Pullman or parlor car fares will not be allowed.

6. The company will not be responsible for any personal financial transactions between salesmen.

7. Salesmen will continue to work at any given point until they receive definite instructions to move.

8. Drinking or carousing will not be tolerated by this company.

9. Salesmen will make a list of the name and address of every lady he calls on during each week, who has not a Kitchen Cabinet; above list will be sent to factory with weekly report.

10. Failure to produce results will be sufficient cause for dismissal.

11. In the event that dealers fail to cooperate, salesmen will immediately advise factory, giving details by day letter.

12. Salesmen will forward to this office each week their resident address.

13. Each salesman will be required to furnish a weekly quota without fail.

14. Under no condition will salesmen sell Model D without first endeavoring to sell the better models.

15. Salesmen's mail will leave this office on Mondays and Thursdays.

TERMS

Our terms are Net 30 days from date of invoice, F. O. B. Nappanee, Indiana.

On a shipment of ten or more Napanees (except Model X) AT ONE TIME we allow payment of invoice in four equal payments 30-60-90-120 days from date of invoice, providing they are settled by Trade Acceptances on receipt of invoice.

FREE GOODS ALLOWANCES

Applying only to Complete Cabinets and excepting Models X and Y.

On a carload order for 60 Napanee Dutch Kitchenets, when literally shipped as a full car lot, we will give without charge four Napanee Dutch Kitchenets of average price, or 5% Trade Discount.

On an order of 25 Napanee Dutch Kitchenets when shipped at one time, we will allow one cabinet of average price without cost.

On an order for 16 Napanee Dutch Kitchenets when shipped at one time, we will allow one cabinet of average price at one-half price.

All Napanee Dutch Kitchenets are sold F. O. B. Nappanee, Indiana.

We do not allow special datings.

Any deviation from prices and terms is entirely subject to the approval of the Company, and any order taken with concessions of any kind is not bona fide until accepted in writing by the company.

PRICES

Model	Oak	Flat White	White	Grey	Hgt.	Dep.	Table Wid.	Top	Wgt.
J	\$48.00	\$51.00	\$54.00	\$54.75	72"	23"	50"	27x48	309
G	40.50	43.50	46.50	47.25	72"	23"	42"	27x40	262
M	36.50	36.50	39.50	40.25	72"	21"	38"	25x36	236
K	36.50	39.50	42.50	43.25	72"	21"	42"	25x40	236
W	.....	25.75	28.75	29.50	72"	19"	25"	20x24	149
D	29.75	32.75	35.75	36.50	69"	21"	42"	25x40	217
X	.....	133.00	140.00	.....	96"	20"	74"	23x72	555
Y	.....	69.00	72.00	.....	96"	20"	38"	23x36	315
Demonstration Cabinet (unfinished).....					\$32.00	72"	23"	42"	27x40 265
Ironing Boards for X and Y, add \$2.00.									
C	\$24.00	\$25.00	\$27.00	\$27.75	33"	23"	42"	27x40	176
J	27.30	28.80	30.30	31.00	33"	23"	50"	27x48	194
G	23.25	24.75	26.25	27.00	33"	23"	42"	27x40	165
M	22.00	22.00	23.50	24.25	33"	21"	38"	25x36	145
K	20.25	21.75	23.25	24.25	33"	21"	42"	25x40	143
X	.....	66.50	68.00	.....	36"	20"	74"	23x72	300
Y	.....	34.50	35.50	.....	36"	20"	38"	23x36	200

For Mantle and Glassware on any above Base Cabinet add \$3.00

Quantity Discounts on Leg Bases

10 to 25—5% 26 to 50—7½% 51 to 100—10%

	White	Grey					
28	\$11.00	\$11.50	31"	27"	40"	27x40	107
28S	14.00	14.50	31"	27"	40"	27x40	119
29	14.00	14.50	31"	27"	40"	27x40	106
29S	17.00	17.50	31"	27"	40"	27x40	118
30	23.00	23.50	31"	27"	48"	27x48	148
30S	26.00	26.50	31"	27"	48"	27x48	160
31	23.00	23.50	31"	27"	48"	27x48	146
31S	26.00	26.50	31"	27"	48"	27x48	158
32	14.00	14.50	31"	27"	48"	27x48	124
32S	17.00	17.50	31"	27"	48"	27x48	136
33	19.75	20.25	31"	27"	40"	27x40	140
33S	22.75	23.25	31"	27"	40"	27x40	152

Napanea Units

	Oak	White	Grey
No. 34B	\$14.25	\$15.75	\$16.25
No. 35D	16.00	17.50	18.00

Less 5% in car lots

No. 35 has 5 shelves. No. 34 is Broom closet

Right or left hand doors optional. Right hand swing furnished unless otherwise specified.

Shipped knocked down.

Crated weight—No. 34, 80 lbs. No. 35, 90 lbs.

Size of units, 72" x 20 5-8" x 13".

TABLES

	LOTS 100 or over		LOTS 50 to 99		LOTS 24 to 49		LOTS 12 to 23		LOTS Less than 12	
	White	Grey	White	Grey	White	Grey	White	Grey	White	Grey
23—24x24	4.65	4.90	4.80	4.95	5.10	5.35	5.20	5.45	5.40	5.65
	85 lbs. on 2.				55 lbs. on 1.					
24—25x36	5.50	5.75	5.65	5.90	5.75	6.00	6.00	6.25	6.25	6.50
	102 lbs on 2.				62 lbs on 1.					
25—25x40	6.00	6.25	6.15	6.40	6.25	6.50	6.50	6.75	6.75	7.00
	110 lbs. on 2.				74 lbs. on 1.					
27—27x48	8.75	9.00	9.00	9.25	...	...	...	...	9.25	9.50
	150 lbs. on 2.				82 lbs. on 1.					

Tables packed 2 per crate. Add 25c for single tables.

TABLE TOPS AND GLASSWARE

Glassware

	Net Cash	Pack- ing
Colonial Sets-----	.55	.15
" Coffee Jars-----	.14	.10
" Spice Jars-----	.06	.10
" Tea Jars-----	.08	.10
Aluminum Caps-----	.01	.05
Mission Sets-----	.80	.15
" Coffee Jars-----	.15	.10
" Spice Jars, (large)-----	.07	.10
" Spice Jars (small)-----	.06	.10
" Tea Jars-----	.11	.10
Salt Jars-----	.11	.10
Sugar Jars, lid and valve No. 8-----	.55	.40
Sugar Jars, lid and valve No. 19-----	.45	.40
Bracket-----	.15	.10
Lid only-----	.01	.05
Valve Only-----	.11	.10

PRICES ON TABLE TOPS

Porcelain

	With Carrier and Filler	With Filler
24x36-----	4.25	4.00
25x40-----	4.50	4.25
27x40-----	4.95	4.60
27x49-----	6.10	5.70
	Without Filler	
25x36-----	3.50	
25x40-----	3.75	
27x40-----	4.10	
27x48-----	5.00	

**The following Prices apply F. O. B. Harrisburg, Pa.
New Haven, Conn., or Albany, N. Y**

(Specify from which warehouse shipment is to be made.)

Model	Oak	White Enamel	Grey Enamel
J-----	51.50	57.50	58.25
G-----	43.50	49.50	50.25
K-----	39.25	45.25	46.00
M-----	39.20	42.20	42.95
D-----	32.25	38.25	39.00
W-----	—	29.80	30.55

F. O. B. Chicago, Sidewalk Delivery.

Model	Oak	White	Grey
J-----	51.40	57.40	58.15
G-----	43.70	49.70	50.45
M-----	39.55	42.55	43.30
K-----	39.60	45.60	46.35
W-----	—	31.55	32.30
D-----	32.75	38.75	39.50
Tables			
24-----	—	7.10	7.35
25-----	—	7.60	7.85
27-----	—	10.20	10.45

This list applies F. O. B. New York City

Model	Oak	White Enamel	Grey Enamel
J-----	53.10	59.10	59.85
G-----	45.20	51.20	51.95
K-----	40.95	46.95	47.70
M-----	40.90	43.90	44.65
D-----	33.95	39.95	40.70
W-----	—	31.55	32.30

**This list applies F. O. B. Seattle, Wash., Los
Angeles, or San Francisco, Cal.**

(Specify from which warehouse shipment is to be made.)

Model	Oak	Flat White	White Enamel	Grey Enamel
J-----	58.25	61.25	64.25	65.00
G-----	49.75	52.75	55.75	56.50
K-----	44.75	47.75	50.75	51.50
M-----	44.50	44.50	47.50	48.25
D-----	37.25	40.25	43.25	44.00
W-----	—	30.50	33.50	34.25
X-----	—	152.00	159.00	160.50
Y-----	—	76.75	79.75	81.00

Ironing Boards for Models X and Y, add \$2.50.

**Premium Goods from Seattle, Wash., Los Angeles
or San Francisco, Cal., Warehouses.**

Cut glass-----	6.75	Cookers-----	7.00
Dishes-----	6.00	Groceries-----	5.50

**Add the following differentials to factory prices on
Tables and Bases, from Seattle, Wash., Los
Angeles or San Francisco, Cal., Ware-
houses**

No. 23-----	1.50	No. 29-----	3.55
No. 24-----	1.75	No. 30-----	4.60
No. 25-----	1.85	No. 31-----	4.60
No. 27-----	2.35	No. 32-----	4.15
No. 28-----	3.55	No. 33-----	4.50
Stools—add 25c.			

F. O. B. Atlanta, Ga.

	Oak	White	Grey
J-----	\$53.25	\$59.25	\$60.00
G-----	45.10	51.10	51.85
K-----	40.75	46.75	47.50
M-----	40.75	43.75	44.50
D-----	33.75	39.75	40.50
D (Metal)-----	30.65	-----	-----
W-----	-----	31.80	32.55
No. 28 Base-----		\$13.20	-----
No. 29 Base and Stool-----		19.40	\$19.90
No. 30 Base-----		25.80	-----
No. 31 Base and Stool-----		28.90	-----
No. 32 Base and Stool-----		19.60	-----
No. 23-----		\$ 6.35	\$ 6.60
No. 24-----		7.40	-----
No. 25-----		8.00	-----
No. 27-----		10.80	11.05

Prices F. O. B. Jacksonville, Fla.

	Oak	White	Grey
J-----	\$54.00	\$60.00	\$60.75
G-----	45.75	51.75	52.50
K-----	41.35	47.35	48.10
M-----	41.35	44.35	45.10
D-----	34.30	40.30	41.05
W-----	-----	32.20	32.95

NOTE TO SALESMEN. All orders for shipment from Branch Warehouses must be written at F. O. B. Warehouse Prices—and NOT at factory Prices.

Code words to be used in telegraphic communications. All porcelain tops—when aluminum top, use code "Alum."

Model	CODE Oak	CODE Flat White	CODE White	CODE Grey
J	Joeke	Jill	Jaw	Jig
G	Goat	Gate	Gone	Gag
K	Coke	Cream	Cut	Cage
M	Maid	Mark	More	Morgue
W			Watch	Wagon
D	Door	Druggist	Dog	Drug
X		Apple	Orange	Peach
Y		Red	Blue	Green
23		Deal	Draw	Drag
24		Dear	Dark	Digest
25		Direct	Dirge	Dirk
27		Dispense	Distance	Dispel
28		Article	Arrow	Asphalt
29		Apostle	Appoint	Affirm
30		Abbott	Absent	Abuse
31		Acid	Actor	Actress
32		Adult	Adage	Admit
33		Ampere	Ample	Amend
28S		Keep	Kind	Kink
29S		King	Knife	Kiosh
30S		Knave	Knight	Knee
31S		Kitchen	Kimona	Kingdom
32S		Knock	Knob	Knuckle
33S		Kodak	Knit	Keel

Rush shipment via express—Republic.

Rush shipment via freight—memory.

Refer your letter.....pillow.

Refer my letter.....paper.

Change my route to read as follows—urgent.

JANUARY 1st, 1925

HOOSIER

KITCHEN CABINETS

CABINET UNITS

(Subject to Change Without Notice)

CABINETS

Style	Finish	List Prices F. O. B. Newcastle
2420A-GO	Golden Oak	\$40.00
2420-GO	Golden Oak	45.00
2420A-WE	White Enamel	45.00
2420-WE	White Enamel	50.00
2443-GO	Golden Oak	52.50
2443-WE	White Enamel	62.50
*2453-GO	Golden Oak	65.00
*2453-WE	White Enamel	75.00
*2453-FG	French Grey	75.00
*2476-GO	Golden Oak	75.00
*2476-WE	White Enamel	85.00
*2476-FG	French Grey	85.00
*2479-GO	Golden Oak	85.00
*2479-WE	White Enamel	95.00
*2479-FG	French Grey	95.00
*243-GO	Golden Oak	40.00
*243-WE	White Enamel	45.00
*243-FG	French Grey	45.00

*Includes Hoosier ten-piece set of cutlery.

All cabinets are equipped with porcelain tops except Nos. 2420A-GO and 2420A-WE, which have aluminum tops.

Dealer Discount

Less than 16 cabinets shipped at one time—
discount 40%

16 to 25 cabinets shipped at one time—
discount 40% and 3%

26 to 63 cabinets shipped at one time—
discount 40% and 4%

64 cabinets or more, shipped as a carload—
discount 40% and 5%

Cabinet Units

Style	Finish	List Price F. O. B. Newcastle
Single Broom Unit (Height 72")		
4001-GO	Golden Oak.....	\$24.00
4001-WE	White Enamel.....	26.50
4001-FG	French Grey.....	26.50
Single Broom Unit (Height 82")		
4211-GO	Golden Oak.....	\$27.00
4211-WE	White Enamel.....	30.00
4211-FG	French Grey.....	30.00
Broom and Shelf Unit (Height 82")		
4381-GO	Golden Oak.....	\$47.00
4381-WE	White Enamel.....	52.00
4381-FG	French Grey.....	52.00
Single Shelf Unit (Height 72")		
4002-GO	Golden Oak.....	\$26.50
4002-WE	White Enamel.....	29.00
4002-FG	French Grey.....	29.00
Single Shelf Unit (Height 82")		
4212-GO	Golden Oak.....	\$30.00
4212-WE	White Enamel.....	33.00
4212-FG	French Grey.....	33.00
Double Shelf Unit (Height 82")		
4382-GO	Golden Oak.....	\$50.00
4382-WE	White Enamel.....	55.00
4382-FG	French Grey.....	55.00

Dealer Discount on Units

The dealer discount on units is 40%—the same as on cabinets. The same quantity discounts will apply by considering two single units as one cabinet or one double unit as one cabinet.

TABLES

Style	Finish	Size	Newcastle List Prices F.O.B.
No. 0-WE	White Enamel	} 24 x 36" -----	\$9.75
No. 0-FG	French Grey		
No. 1-WE	White Enamel	} 25 x 40½" -----	11.00
No. 1-FG	French Grey		
No. 4-WE	White Enamel	} 27 x 48" -----	15.00
No. 4-FG	French Grey		
No. 11-WE	White Enamel	} 25 x 40½" -----	21.00
No. 11-FG	French Grey		
No. 14-WE	White Enamel	} 27 x 48" -----	25.00
No. 14-FG	French Grey		

Dealer Discount

Less than 16 tables, shipped at one time—
discount 40%

16 to 25 tables, shipped at one time—
discount 40% and 3%

26 to 49 tables, shipped at one time—
discount 40% and 5%

50 or more tables, shipped at one time
either by themselves or in a car con-
taining 64 or more cabinets—
discount 40% and 10%

Carloads—On a solid carload of ap-
proximately 360 tables, purchased
by one firm-----discount 40% and 15%

Tables are packed two of one style to a crate. An
extra charge of 50 cents net is made for packing
singly.

CHAIRS

List Prices
F. O. B.
Newcastle

Hoosier low-backed, double cane-seated chairs,
finished in White Enamel (WE); French
Grey (FG), decorated in blue----- \$5.00

COMBINATION STEP-LADDER STOOL

No. 41-GO, Golden Oak; No. 41-WE, White
Enamel; No. 41-FG, French Grey. Prices
all finishes----- \$5.00

Dealer Discount

Discount on chairs and stools is 40% except when
included in solid carloads of cabinets, in which case
the discount is 40% and 5%.

Chairs are packed two in a crate. An extra charge
of 25 cents net is made for packing singly.

TERMS: On cabinets, Units, Tables, Chairs and
Stools. 2% for cash in 10 days from date of invoice
or 60 days net. Deferred payments on quantity
orders only, one-sixth each 30 days if settled by
trade acceptances.

THE HOOSIER MFG. COMPANY,
Newcastle, Indiana

WHOLESALE PRICE LIST

MCDougall Kitchen Cabinets

Closets and Bases

Effective January 1st, 1925

When ordering by telegraph, use code words shown adjacent to prices

	Oak Finish	Code Word	White Enamel	Code Word	Gray Enamel	Code Word
999 Porceliron						
Top	\$48.00	<i>Popular</i>	\$54.00	<i>Bright</i>	\$55.00	<i>Harmony</i>
686 Porceliron						
Top	40.50	<i>Excellent</i>	46.50	<i>Beautiful</i>	47.50	<i>Splendid</i>
734 Porceliron						
Top	35.50	<i>Attractive</i>	40.50	<i>Handsome</i>		
681 Porceliron						
Top	39.50	<i>Worthy</i>	45.50	<i>Desirable</i>		
381 Porceliron						
Top	36.00	<i>Strong</i>	42.00	<i>Firm</i>		
379 Porceliron						
Top	32.50	<i>Sturdy</i>	37.50	<i>Grand</i>		
330 Porceliron						
Top	29.50	<i>Leader</i>	34.50	<i>Best</i>		
330 Aluminum						
Top	26.50	<i>Aluminum</i>				
Skylark Porceliron Top			49.50	<i>Skylark</i>	50.50	<i>Success</i>
<i>7 feet high, 40 inches wide</i>						
Skylark Jr. Porceliron						
Top			46.50	<i>Junior</i>	47.50	<i>Fresh</i>
<i>7 feet high, 36 inches wide</i>						
CLOSETS						
No. 1 Broom Closet			18.50	<i>Feature</i>	19.00	<i>Smart</i>
No. 2 China Closet			20.00	<i>Profit</i>	20.50	<i>Style</i>
KITCHENETTE BASES						
9B Porceliron Top			32.00	<i>Active</i>	33.00	<i>Pure</i>
6B Porceliron Top			27.50	<i>Artistic</i>	28.50	<i>Practical</i>
3B Porceliron Top			20.50	<i>Quality</i>		

Terms

Less Car Load—1 per cent 30 or net 60 days.

Car Load—1 per cent 30 or net 60 days. If settled with Trade Acceptances, one sixth each 30, 60, 90, 120, 150, 180 days. Standard car, 60 Cabinets.

Special Quantity Allowances

15 *Cabinets*—One half cabinet of average price, free. 1 per cent 30 or net 60 days. If settled with Trade Acceptances, one-third each 30, 60, 90 days.

25 *Cabinets*—One cabinet of average price, free. 1 per cent 30 or net 60 days. If settled with Trade Acceptances, one-fourth each 30, 60, 90, 120 days.

60 *Cabinets*—5 per cent Quantity Discount, or, 4 cabinets of average value free.

No. 0—25x34 $\frac{1}{2}$ " Porceliron Top, White Enamel \$6.00

No. 1—25x40 $\frac{1}{2}$ " Porceliron Top, White Enamel \$6.75

No. 4—25x48" Porceliron Top, White Enamel \$8.50

Table Quantity Discounts and Terms

Carloads—15 per cent Quantity Discount. 1 per cent 30 or net 60 days. Extended terms will be arranged if settled with Trade Acceptances.

Minimum car contains approximately 400 Tables.

50 *Tables*—10 per cent Quantity Discount.
1 per cent 30 or net 60 days.

26 *Tables*—5 per cent Quantity Discount.
1 per cent 30 or net 60 days.

Tables with Car Loads of Cabinets—Regular 5 per
cent Discount.
If 50 or more, 10
per. cent dis-
count.

Tables are packed two (of the same style) to the
crate. 25c extra if packed singly.

Damage or Overcharge Claims

Notice—McDougall Cabinets, Tables and Bases are
packed very carefully. Although our responsibility
ceases when they are delivered to the Railroad
Company in good condition, our Traffic Dept. will
be glad to help dealers file claims for overcharge or
damage. To assist in this, we urge our dealers to use
care in accepting damaged shipments. Always have
notation of damage made on freight bill.

All Prices F. O. B., Frankfort, Indiana

McDOUGALL COMPANY

Frankfort, Indiana

WHOLESALE AND RETAIL PRICES

SELLERS KITCHEN CABINETS

Made by

G. I. Sellers & Sons' Co. Elwood, Indiana

Prices in effect January 1, 1925—Subject to change without notice. F. O. B., Elwood, Indiana.

To determine local retail price add freight to prices in second column.

	Wholesale Prices	Retail Prices
KLEAR FRONT 748 White Enamel	\$58.00	\$96.50
KLEAR FRONT 748 Golden Oak	52.00	86.50
KLEAR FRONT 742 White Enamel	50.50	84.00
KLEAR FRONT 742 Golden Oak	44.50	74.00
KLEAR FRONT 48 White Enamel	54.00	90.00
KLEAR FRONT 48 Golden Oak	48.00	80.00
KLEAR FRONT 42 White Enamel	46.50	77.50
KLEAR FRONT 42 Golden Oak	40.50	67.50
MASTERCRAFT, White Enamel, Porceliron Top	54.00	90.00
MASTERCRAFT, Golden Oak, Porceliron Top	48.00	80.00
SPECIAL, White Enamel, Porceliron Top	46.50	77.50
SPECIAL, Golden Oak, Porceliron Top	40.50	67.50
No. 605 White Enamel, Porceliron Top	40.25	67.00
No. 605 Golden Oak, Porceliron Top	35.25	58.75
No. 60 White Enamel, Porceliron Top	37.25	62.00
No. 60 Golden Oak, Porceliron Top	35.25	53.75
No. 56 White Enamel, Porceliron Top	32.25	53.75
No. 56 Golden Oak, Porceliron Top	27.75	46.25

Mastercraft and Special models will be equipped with the 10-piece Kitchen Cutlery Set in a special Cutlery drawer.

UTILITY CLOSETS

	White Enamel	Golden Oak	Walnut Finish
No. 145, Size 70x20 $\frac{5}{8}$ x13-----	\$17.50	\$16.00	\$17.50
No. 245, Size 70x20 $\frac{5}{8}$ x13-----	15.75	14.25	15.75
No. 147, Size 82x20 $\frac{5}{8}$ x13-----	20.00	18.25	20.00
No. 247, Size 82x20 $\frac{5}{8}$ x13-----	18.00	16.25	18.00

Nos. 145 and 147 equipped with 5 shelves each.

Nos. 245 and 247 equipped as broom closets and with 1 shelf.

Unless otherwise specified all Utility Closets will be shipped right hand doors. Left hand doors optional.

GRAY ENAMEL CABINETS

All Sellers Kitchen Cabinets except No. 56 can be supplied in Gray Enamel finish at same price as White Enamel.

BASES AND TABLES

Mastercraft Base with Porceliron Shelf, White Enamel-----	32.75	\$52.00
Mastercraft Base with Porceliron Shelf, Golden Oak-----	29.75	47.00
Special Base with Porceliron Shelf, White Enamel-----	28.50	45.00
Special Base with Porceliron Shelf, Golden Oak-----	25.50	40.00
No. 5 Kitchen Table White Enamel, size 24x36-----	6.35	10.50
No. 6 Kitchen Table White Enamel, size 25x40 $\frac{1}{2}$ -----	6.75	11.75
No. 8 Kitchen Table White Enamel, size 25x48-----	8.50	14.25
No. 12 Kitchen Table White Enamel, size 25x40 $\frac{1}{2}$ -----	12.50	21.00
No. 15 Kitchen Table White Enamel, size 25x48-----	15.00	25.00

TERMS AND DISCOUNTS

SELLERS KITCHEN CABINETS—Local shipments: Net 30 days.

Car Load—5% quantity discount, 1% additional for cash in 15 days or net 60 days. If settled by Trade Acceptance one sixth each 30, 60, 90, 120, 150 and 180 days. Minimum car 12,000 pounds.

SELLERS KITCHEN TABLES—Car Load, 300 Tables—15% quantity discount, 1% additional for cash in 15 days or net 60 days. If settled by Trade Acceptance one-sixth each 30, 60, 90, 120, 150 180 days.

50 Tables—10% quantity discount. Terms net 30 or Trade Acceptance settlement may be arranged.

25 Tables—5% quantity discount. Terms net 30 or Trade Acceptance settlement may be arranged.

Tables with Solid Cars of Cabinets—Regular 5% quantity discount in quantities less than fifty.

Utility Closets with Cars of Cabinets—Regular 5% quantity discount applies.

Responsibility—All Cabinets and Tables are carefully packed to insure against breakage in shipping. We ask our customers to be careful in accepting damaged goods from the Railroad Company. Always have notation of damaged goods marked on freight bill.

WHOLESALE PRICE LIST

Effective January 1st, 1925

WASMUTH-ENDICOTT COMPANY

Andrews, Indiana

Suggested
Re-Sale Price

Wholesale Price Add Freight

"KITCHEN MAID" CABINETS

No. 100 "Commodious" White Enamel Finish, Porcelain Table Top	\$55.50	
No. 100 "Commodious" Golden Oak, Porcelain Table Top	92.50	
No. 110 "Immaculate" White Enamel Finish, Porcelain Table Top	49.50	82.50
No. 110 "Immaculate" Golden Oak, Porcelain Table Top	48.00	80.00
No. 120 "Superior" White Enamel Finish, Porcelain Table Top	42.00	70.00
No. 120 "Superior" Golden Oak Finish, Porcelain Table Top	45.60	76.00
No. 130 "Efficient" White Enamel Finish, Porcelain Table Top	39.60	66.00
No. 140 "Economist" White Enamel Finish, Porcelain Table Top	39.75	66.25
No. 140 "Economist" Golden Oak, Porcelain Table Top	42.00	70.00
No. 160 White Enamel Finish, Porcelain Table Top	36.00	60.00
No. 160 Golden Oak, Porcelain Table Top	33.90	56.50
No. 160 Golden Oak, Porcelain Table Top	29.10	48.50

"KITCHEN MAID BASES" AND TABLES

No. 43 Base 27x48, White Enamel Finish, Porcelain Table Top	\$22.50	\$42.50
No. 33 Base 25x40, White Enamel Finish, Porcelain Table Top	22.65	37.75
No. 23 Base White Enamel Finish, Porcelain Table Top	18.60	31.00
Table White Enamel Finish, Porcelain Top, 25x40 (crated singly)	7.00	
Table White Enamel Finish, Porcelain Top, 24x36, (crated singly)	6.25	
25 Tables	5%	Quantity Discount
50 Tables	10%	Quantity Discount

Tables with solid carloads of cabinets—
Regular 5% Quantity Discount in
Quantities less than fifty.

“KITCHEN MAID” CLEANER

Pint Cans (48 Cans in a case)-----	\$11.00	\$19.20
Quart Cans (24 Cans in a case)-----	10.80	18.00

*The Numbers 140 and 160 are furnished
with aluminum tops at \$3.00 less
than porcelain tops.*

TERMS—Net 30 days from date of invoice, F. O. B. Andrews, Ind. No freight and no cash discount allowed.

Special Terms

On a purchase of 25 Cabinets one Cabinet of average price will be given free.

On a carload purchase of 60 or more cabinets a 5% discount or one free cabinet of average value with each fifteen will be given.

On quantity orders special terms will be made, the account falling due in four equal payments, thirty, sixty, ninety and one hundred and twenty days from date of invoice—the last three payments to be settled by “Trade Acceptances.”

Responsibility—All Cabinets are carefully packed to insure against breakage in shipping. We ask our customers to be careful in accepting damaged goods from the Railroad Company. Always have notations of damaged goods marked on freight bill.

PORCE-NAMEL
"The Better Kitchen Table"
COMPLETE PRICE LIST

January 1, 1925

Prices Subject to Change Without Notice

TERMS—2 per cent discount for cash in 30 days from date of invoice or 60 days net. An extra 5 per cent trade discount is allowed on car loads. F. O. B. Factory.

PACKING AND CRATING—No extra charge, except on pieces listing under \$20.00 when crated singly, 50 cents extra, list price.

DELIVERY—Our responsibility ceases when the tables are delivered and receipted for in good order by the Transportation Company. We aim to make prompt shipments and will assist in hastening delivery. Tables are packed in a most practical manner and if handled with ordinary care by the Transportation Company will reach destination in first-class condition. All claims for delay, loss or damage must be made against the Carrier.

MUTSCHLER BROTHERS CO.

Nappanee, Indiana, U. S. A.

Furnished in 3-coat White Enamel or Pearl Grey Finish. All tables will be shipped in White Enamel unless order specifies otherwise.

STYLE OF TOP			Size of Top Inches	Price Each	Weights Crated Double	Weights Crated Single
Model A	"LAFLAT"	Porcelain Top	..27x56	\$64.00		210
Model B	"LAFLAT"	Porcelain Top	..27x42	49.00		180
Model C	"LAFLAT"	Porcelain Top	..27x42	48.00		160
Model D	"LAFLAT"	Porcelain Top	..27x42	45.00		150
Model E	"LAFLAT"	Porcelain Top	..25x40	23.00	175	110
Model G	"LAFLAT"	Porcelain Top	..27x42	16.00	125	75
Model G	"LAFLAT"	Porcelain Top	..27x48	19.00	150	95
Dovetailed and Partitioned Drawers.				Finished inside.		
When ordering specify size wanted.						
Model H	"LAFLAT"	Porcelain Top	..27x42	21.00	155	95
Model J	"LAFLAT"	Porcelain Top	..25x40	15.00	110	70
Model K	"LAFLAT"	Porcelain Top	..27x48	27.00	190	110
Model L	"LAFLAR"	Porcelain Top	..27x56	32.00	210	125
Model R	"LAFLAT"	Porcelain Top	..27x42	28.00		135
Model S	"LAFLAT"	Porcelain Top	..27x48	52.00		180
Model T	"LAFLAT"	Porcelain Top	..25x36	36.00		136
Model H-S	"LAFLAT"	Porcelain Top	..27x42	27.00	185	115
Model K-S	"LAFLAT"	Porcelain Top	..27x48	33.00	220	125
Model L-S	"LAFLAT"	Porcelain Top	..27x56	38.00	240	140
Model R-S	"LAFLAT"	Porcelain Top	..27x42	34.00		150
Model M	"LAFLAT"	Porcelain Top	..25x40	13.50	105	70
Model O	"LAFLAT"	Porcelain Top	..25x36	12.50	100	65
Model X	"LAFLAT"	Porcelain Top	..18x24	10.00	75	

KITCHEN TABLES AND BENCHES

Model 10	Kitchen Table, Gray with Blue Bird Trim.....	36x42	22.00	125	75
Model 11	Large Bench, Gray with Blue Bird Trim.....	12x36	6.00	60	
Model 12	Small Bench, Gray with Blue Bird Trim.....	9½x20	5.50	50	
Model 20	Kitchen Table, Ivory with Black Bird Trim.....	36x42	22.00	125	75
Model 21	Large Bench, Ivory with Black Bird Trim.....	12x36	6.00	60	
Model 22	Small Bench, Ivory with Black Bird Trim.....	9½x20	5.50	50	
Model 30	Kitchen Table, Gray with Blue Stripe.....	36x42	22.00	125	75
Model 31	Large Bench, Gray with Blue Stripe.....	12x36	6.00	60	
Model 32	Small Bench, Gray with Blue Stripe.....	9½x20	5.50	50	
Model 40	Kitchen Table, Satin, White Enamel with Black Bird Trim.....	36x42	22.00	125	75
Model 41	Large Bench, Satin White Enamel with Black Bird Trim.....	12x36	6.00	60	
Model 42	Small Bench, Satin White Enamel with Black Bird Trim.....	9½x20	5.50	50	

WHOLESALE PRICE LIST

Effective January 1st, 1925

"SNO-WHITE" BASES "SNO-WHITE" KITCHEN TABLES BREAKFAST TABLES

*No. 68-S	W E "Sta-Flat" Porcelain Top	25x40 in.	\$21.50
*No. 66-S	" " " " " "	25x40 in.	19.50
*No. 64-S	" " " " " "	25x40 in.	20.00
No. 60	" " " " " "	25x40 in.	18.75
No. 62	" " " " " "	25x40 in.	17.25
No. 58	" " " " " "	25x40 in.	16.75
*No. 57-S	" " " " " "	25x40 in.	15.75
No. 50½	" " " " " "	25x40 in.	14.75
No. 50	" " " " " "	25x40 in.	14.75
*No. 52-S	" " " " " "	25x40 in.	16.00
*No. 55-S	" " " " " "	25x40 in.	15.25
No. 54	" " " " " "	25x40 in.	14.00
No. 56	" " " " " "	25x40 in.	13.25
No. 6	" " " " " "	25x40 in.	10.50
No. 29	" " " " " "	22x27 in.	10.50

"SNO-WHITE" KITCHEN TABLES

†No. 14	W E "Sta-Flat" Porcelain Top	27x48 in.	\$12.25
†No. 5614	" " " " " "	27x56 in.	14.25
†No. 10	" " " " " "	25x40 in.	9.50
†No. 8	" " " " " "	25x40 in.	7.90
†No. 832	" " " " " "	27x48 in.	9.75
†No. 32	" " " " " "	25x40 in.	7.65
†No. 831	" " " " " "	27x48 in.	8.75
†No. 31	" " " " " "	25x40 in.	6.65
†No. 631	" " " " " "	24x36 in.	6.40
†No. 27	" " " " " "	22x27 in.	5.00

BREAKFAST TABLES

No. 9½	W E with Imitation Mahogany Top.....	7.50
No. 9	All "Sno-White" enameled.....	7.50
No. 9½	Ivory Base with Imitation Mahogany Top....	7.75
No. 9	All Ivory.....	7.75
No. 9	Golden Finish.....	7.50
No. 9	Unfinished.....	6.75
No. 7½	W E with Imitation Mahogany Top.....	7.25
No. 7	All "Sno-White" enameled.....	7.25
No. 7½	Ivory Base with Imitation Mahogany Top....	7.50
No. 7	All Ivory.....	7.50
No. 7	Oak Finish.....	7.25
No. 7	Unfinished.....	6.50

(When ordering specify finish wanted)

*These Bases furnished without Stool, \$2.50 less.

†Swinging Stools \$2.50 more.

TERMS—Net 30 days from date of invoice, less 2 per cent discount in fifteen days, F. O. B. Niles.

THE KOMPASS & STOLL CO.,
Niles, Michigan

Freight Rates on Carload and Less Carload Shipments from Nappanee

January 1, 1925

City	State	L. C. L.	C. L.	
Anniston	Alabama	\$3.36	\$1.37	
Birmingham	Alabama	3.24	1.335	
Dothan	Alabama	3.955	1.595	
Florence	Alabama	2.86	1.215	
Gadsen	Alabama	3.19	1.30	
Mobile	Alabama	3.07	1.125	
Montgomery	Alabama	3.25	1.415	
Selma	Alabama	3.25	1.415	
Tuscaloosa	Alabama	3.465	1.385	
Douglas	Arizona	4.46	2.58	†
Phoenix	Arizona	4.575	2.58	†
Tuscon	Arizona	4.575	2.58	†
† indicates minimum weight, 20,000 lbs.				
Batesville	Arkansas	1.96	.82	
Fort Smith	Arkansas	2.23	.94	
Helena	Arkansas	2.47	.95	
Hot Springs	Arkansas	2.19	.92	
Little Rock	Arkansas	2.10	.88	
Pine Bluff	Arkansas	2.19	.92	
Texarkana	Arkansas	2.37	1.00	
Fresno	California	5.25	2.58	†
Los Angeles	California	5.25	2.58	†
Sacramento	California	5.25	2.58	†
San Francisco	California	5.25	2.58	†
† indicates minimum weight, 20,000 lbs.				
Denver	Colorado	3.585	2.05	†
			1.99	*
Pueblo	Colorado	3.585	2.05	†
			1.99	*
† indicates minimum weight, 12,000 lbs.				
* indicates minimum weight, 20,000 lbs. on 36c rate.				
Bridgeport	Connecticut	2.11	.94	
Canaan	Connecticut	2.11	.94	
Hartford	Connecticut	2.11	.94	
New Haven	Connecticut	2.11	.94	
New London	Connecticut	2.11	.94	
Plainfield	Connecticut	2.11	.94	
Dover	Delaware	1.96	.86	
Wilmington	Delaware	1.975	.87	
Washington	D. C.	1.96	.86	
Daytona	Florida	4.42	2.25	
Jacksonville	Florida	3.615	1.63	
Key West	Florida	4.495	2.34	
Miami	Florida	5.16	2.665	
Orlando	Florida	4.585	2.385	

Freight Rates on Carload and Less Carload Shipments from Nappanee

City	State	L. C. L.	C. L.	
Palatka	Florida	\$3.615	\$1.765	
Pensacola	Florida	3.07	1.125	
St. Petersburg	Florida	4.42	2.14	
Tallahassee	Florida	4.20	1.69	
Tampa	Florida	4.155	2.025	
West Palm Beach	Florida	5.005	2.59	
Atlanta	Georgia	3.36	1.37	
Augusta	Georgia	3.36	1.52	
Columbus	Georgia	3.45	1.45	
Gainesville	Georgia	3.46	1.45	
La Grange	Georgia	3.585	1.45	
Macon	Georgia	3.36	1.45	
Rome	Georgia	3.36	1.34	
Savannah	Georgia	3.615	1.63	
Waycross	Georgia	4.165	1.63	
Boise	Idaho	4.575	2.58	
Idaho Falls	Idaho	4.575	2.58	†
Nampa	Idaho	4.575	2.58	†
Pocatello	Idaho	4.575	2.58	†
† indicates minimum weight, 20,000 lbs.				
Cairo	Illinois	1.38	.615	
Champaign	Illinois	1.065	.475	
Chicago	Illinois	.85	.38	
Centralia	Illinois	1.255	.56	
Beardstown	Illinois	1.21	.54	
Bloomington	Illinois	1.065	.475	
Danville	Illinois	.955	.425	
Decatur	Illinois	1.125	.505	
East St. Louis	Illinois	1.305	.585	
Herrin	Illinois	1.38	.615	
Pana	Illinois	1.185	.53	
Paris	Illinois	1.09	.485	
Peoria	Illinois	1.12	.50	
Quincy	Illinois	1.305	.585	
Springfield	Illinois	1.095	.49	
Anderson	Indiana	.85	.38	
Auburn	Indiana	.69	.31	
Aurora	Indiana	1.12	.50	
Bedford	Indiana	1.125	.505	
Crawfordville	Indiana	.90	.40	
Decatur	Indiana	.78	.35	
Evansville	Indiana	1.23	.55	
Fort Wayne	Indiana	.715	.32	
Frankfort	Indiana	.85	.38	
Gary	Indiana	.85	.38	
Indianapolis	Indiana	.955	.425	
Kokomo	Indiana	.795	.355	
LaFayette	Indiana	.85	.38	
Logansport	Indiana	.735	.33	

Freight Rates on Carload and Less Carload Shipments from Nappanee

City	State	C. L. C.	C. L.	
La Porte	Indiana	\$.655	\$.29	
Marion	Indiana	.75	.335	
Michigan City	Indiana	.705	.315	
Newcastle	Indiana	.905	.405	
Peru	Indiana	.715	.32	
Portland	Indiana	.88	.39	
Richmond	Indiana	.955	.425	
Rushville	Indiana	.955	.425	
Seymour	Indiana	1.095	.49	
Shelbyville	Indiana	1.00	.445	
Terre Haute	Indiana	1.065	.475	
Union City	Indiana	.925	.41	
Vincennes	Indiana	1.14	.51	
Wabash	Indiana	.705	.315	
Worthington	Indiana	1.12	.50	
(River Points)				
Dubuque to Keokuk		1.305	.585	
Atlantic	Iowa	1.995	.865	C
Cedar Rapids	Iowa	1.55	.69	R
Des Moines	Iowa	1.765	.775	R
Fort Dodge	Iowa	1.84	.80	C
Marshalltown	Iowa	1.75	.775	R
Mason City	Iowa	1.765	.80	C
Ottumwa	Iowa	1.55	.69	R
Sioux City	Iowa	2.065	.865	C
Waterloo	Iowa	1.61	.705	R
C indicates minimum weight beyond Chicago, 20,000 lbs.				
R indicates minimum weight beyond the river, 20,000 lbs.				
Atchinson	Kansas	2.605	.865	C
Arkansas City	Kansas	2.93	1.735	C
Coffeeville	Kansas	2.52	1.055	C
Emporia	Kansas	2.61	1.415	C
Hutchinson	Kansas	2.82	1.40	C
Pittsburg	Kansas	2.275	.93	C
Salina	Kansas	2.78	1.40	C
Topeka	Kansas	2.365	1.095	C
Wichita	Kansas	2.82	1.40	C
C indicates minimum weight beyond Chicago, 20,000 lbs.				
Ashland	Kentucky	1.305	.585	
Bowling Green	Kentucky	2.28	1.09	
Frankfort	Kentucky	1.615	.75	
Harlan	Kentucky	2.94	1.35	
Henderson	Kentucky	1.29	.58	
Lexington	Kentucky	1.84	.855	
Louisville	Kentucky	1.185	.535	
Madisonville	Kentucky	1.975	.93	
Paducah	Kentucky	1.425	.645	
Paris	Kentucky	1.84	.855	
Pikesville	Kentucky	2.385	1.155	
Winchester	Kentucky	1.84	.855	

Freight Rates on Carload and Less Carload Shipments from Nappanee

City	State	L. C. L.	C. L.	Across Lake
Alexandria	Louisiana	\$2.515	\$1.08	
Baton Rouge	Louisiana	3.07	1.125	
Lake Charles	Louisiana	2.56	1.28	
New Orleans	Louisiana	3.07	1.125	
Shreveport	Louisiana	2.505	1.08	
Augusta	Maine	2.11	.94	
Bangor	Maine	2.11	.94	
Greenville	Maine	2.655	1.19	
Portland	Maine	2.11	.94	
Rockland	Maine	2.11	.94	
Baltimore	Maryland	1.96	.86	
Cumberland	Maryland	1.605	.71	
Hagerstown	Maryland	1.96	.86	
Boston	Massachusetts	2.11	.94	
North Adams	Massachusetts	2.11	.94	
Pittsfield	Massachusetts	2.11	.94	
Springfield	Massachusetts	2.11	.94	
Worcester	Massachusetts	2.11	.94	
Ann Arbor	Michigan	.985	.44	
Benton Harbor	Michigan	.795	.355	
Big Rapids	Michigan	1.24	.545	
Cadillac	Michigan	1.305	.575	
Detroit	Michigan	1.035	.46	
Escanaba	Michigan	1.765	.725	
Flint	Michigan	1.305	.46	
Grand Rapids	Michigan	.985	.44	
Holland	Michigan	.985	.44	
Houghton	Michigan	1.765	.92	.87
Ironwood	Michigan	1.765	.92	
Jackson	Michigan	.88	.39	
Kalamazoo	Michigan	.78	.35	
Lansing	Michigan	1.00	.455	
Marquette	Michigan	1.765	.92	.725
Muskegon	Michigan	1.065	.475	
Petoskey	Michigan	1.425	.645	
Port Huron	Michigan	1.24	.555	
Saginaw	Michigan	1.185	.53	
Traverse City	Michigan	1.395	.63	
Albert Lea	Minnesota	1.765	.92	
Appleton	Minnesota	2.22	1.32	
Brainerd	Minnesota	2.275	1.26	
Duluth	Minnesota	1.765	.92	
Faribault	Minnesota	1.765	.92	
Mankato	Minnesota	1.885	.97	
Minneapolis	Minnesota	1.765	.92	
New Ulm	Minnesota	1.87	1.035	
St. Paul	Minnesota	1.765	.92	
Winona	Minnesota	1.20	.86	

Freight Rates on Carload and Less Carload Shipments from Nappanee

City	State	C. L. L.	C. L.	
Biloxi	Mississippi	\$3.79	\$1.47	
Clarksdale	Mississippi	3.415	1.32	Cinn.
Columbus	Mississippi	3.415	1.32	Cinn.
Greenville	Mississippi	2.665	.985	
Hattiesburg	Mississippi	3.715	1.43	
Jackson	Mississippi	3.58	1.38	
Laurel	Mississippi	3.715	1.43	
Matchez	Mississippi	2.955	1.085	
Meridan	Mississippi	3.58	1.38	
Vicksburg	Mississippi	2.82	1.035	
Fulton	Missouri	1.82	.78	C
Hannibal	Missouri	1.305	.585	
Joplin	Missouri	2.275	.93	C
Jefferson City	Missouri	1.93	.865	C
Kansas City	Missouri	2.065	.865	C
Popular Bluff	Missouri	2.20	1.20	
St. Joseph	Missouri	2.065	.865	C
St. Louis	Missouri	1.305	.585	
Springfield	Missouri	2.19	.865	C
C indicates minimum weight beyond Chicago, 20,000 lbs.				
Beatrice	Nebraska	2.245	.99	C
Fremont	Nebraska	2.14	.93	C
Grand Island	Nebraska	2.765	1.365	C
Hastings	Nebraska	2.765	1.365	C
Lincoln	Nebraska	2.14	.93	C
Omaha	Nebraska	2.065	1.865	C
C indicates minimum weight beyond Chicago, 20,000 lbs.				
				N— Minn.
Reno	Nevada	4.575	2.58	20,000 lbs.
Concord	New Hampshire	2.11	.94	
Nashua	New Hampshire	2.11	.94	
North Stratford	New Hampshire	2.11	.94	
Rochester	New Hampshire	2.11	.94	
Albuquerque	New Mexico	4.195	2.45	
Las Vegas	New Mexico	4.195	2.45	
Roswell	New Mexico	4.195	2.45	
Albany	New York	1.92	.855	
Binghamton	New York	1.605	.71	
Buffalo	New York	1.38	.615	
Elmira	New York	1.605	.71	
Newburgh	New York	2.005	.89	
New York	New York	2.005	.89	
Rochester	New York	1.485	.66	
Saratago Springs	New York	2.11	.94	
Syracuse	New York	1.605	.71	
Utica	New York	1.80	.80	
Watertown	New York	2.005	.89	

Freight Rates on Carload and Less Carload Shipments from Nappanee

City	State	C. L. C.	C. L.	
Asheville	North Carolina	\$3.085	\$1.34	X
Charlotte	North Carolina	3.17	1.425	†
Durham	North Carolina	2.905	1.315	X
Fayetteville	North Carolina	2.98	1.365	X
Goldsboro	North Carolina	2.905	1.315	X
Greensboro	North Carolina	2.905	1.315	X
Raleigh	North Carolina	2.905	1.315	X
Rocky Mount	North Carolina	2.905	1.315	X
Selma	North Carolina	2.905	1.315	X
Salisbury	North Carolina	2.98	1.365	X
Wilmington	North Carolina	2.98 X	1.30	†
Wilson	North Carolina	2.905	1.315	X
Winston-Salem	North Carolina	2.905	1.315	X

X indicates rate via Cincinnati.

† indicates rate via Virginia Cities.

Akron	Ohio	1.165	.52
Ashtabula	Ohio	1.205	.54
Canbridge	Ohio	1.255	.56
Canton	Ohio	1.185	.53
Cincinnati	Ohio	1.095	.49
Cleveland	Ohio	1.14	.51
Columbus	Ohio	1.125	.505
Dayton	Ohio	1.065	.475
Defiance	Ohio	.78	.35
Fostoria	Ohio	.925	.41
Kenton	Ohio	1.00	.445
Lima	Ohio	.88	.39
Mariette	Ohio	1.275	.57
Marion	Ohio	1.035	.46
Montpelier	Ohio	.76	.34
Newark	Ohio	1.18	.525
Portsmouth	Ohio	1.305	.585
Sandusky	Ohio	1.035	.46
Springfield	Ohio	1.065	.475
Steubenville	Ohio	1.33	.595
Toledo	Ohio	.925	.41
YOUNGSTOWN	Ohio	1.255	.56

Ada	Oklahoma	2.525	1.38
Ardmore	Oklahoma	2.615	1.38
Bartleville	Oklahoma	2.32	1.29
Chickasha	Oklahoma	2.465	1.29
Enid	Oklahoma	2.465	1.29
Guthrie	Oklahoma	2.465	1.29
McAlester	Oklahoma	2.32	1.29
Muskogee	Oklahoma	2.32	1.29
Oklahoma City	Oklahoma	2.465	1.29
Okmulgee	Oklahoma	2.32	1.29
Tulsa	Oklahoma	2.32	1.29

Freight Rates on Carload and Less Carload Shipments from Nappanee

City	State	C. L. C.	C. L.
Baker	Oregon	\$4.575	\$2.58
Portland	Oregon	5.25	2.58
20,000 lbs. minimum weight on the above.			
Allentown	Pennsylvania	1.975	.87
Altoona	Pennsylvania	1.605	.71
DuBois	Pennsylvania	1.485	.66
Easton	Pennsylvania	1.975	.87
Erie	Pennsylvania	1.305	.585
Harrisburg	Pennsylvania	1.96	.86
Johnstown	Pennsylvania	1.48	.655
Lock Haven	Pennsylvania	1.96	.86
New Castle	Pennsylvania	1.255	.56
Philadelphia	Pennsylvania	1.975	.87
Pittsburgh	Pennsylvania	1.33	.595
Reading	Pennsylvania	1.975	.87
Scranton	Pennsylvania	1.975	.87
Tyrone	Pennsylvania	1.605	.71
Warren	Pennsylvania	1.38	.615
York	Pennsylvania	1.96	.86
Newport	Rhode Island	2.11	.94
Providence	Rhode Island	2.11	.94
Woonsocket	Rhode Island	2.11	.94
Charleston	South Carolina	3.105	1.55
Columbia	South Carolina	3.315	1.52
Greenville	South Carolina	3.315	1.45
Spartanburg	South Carolina	3.315	1.45
Sumter	South Carolina	3.36	1.52
Rock Hill	South Carolina	3.315	1.45
Bristol	Tennessee	2.365	1.065
Chattanooga	Tennessee	2.70	1.17
Clarksville	Tennessee	2.40	1.025
Dyersburg	Tennessee	2.595	1.23
Greeneville	Tennessee	3.015	1.46
Jackson	Tennessee	2.595	1.23
Knoxville	Tennessee	2.70	1.17
Memphis	Tennessee	2.295	.835
Nashville	Tennessee	2.65	1.025
Abilene	Texas	2.72	1.455
Amarillo	Texas	2.875	1.565
Austin	Texas	2.72	1.455
Beaumont	Texas	2.72	1.455
Dallas	Texas	2.72	1.455
El Paso	Texas	3.515	2.11
Fort Worth	Texas	2.72	1.455
Galveston	Texas	2.72	1.455
Houston	Texas	2.72	1.455
Marshall	Texas	2.725	1.455

Freight Rates on Carload and Less Carload Shipments from Nappanee

City	State	L. C. L.	C. L.
San Antonio	Texas	\$2.72	\$1.455
Tyler	Texas	2.72	1.455
Waco	Texas	2.72	1.455
Wichita	Texas	2.72	1.455
Ogden	Utah	4.575	2.255
Salt Lake City	Utah	4.575	2.255

16,000 lbs. minimum weight on the above.

Brattleboro	Vermont	2.11	.94
Montpelier	Vermont	2.11	.94
Rutland	Vermont	2.11	.94
Alexandria	Virginia	1.96	.86
Danville	Virginia	2.725	1.19
Lynchburg	Virginia	1.96	.86
Norfolk	Virginia	1.96	.86
Richmond	Virginia	1.96	.86
Roanoke	Virginia	1.96	.86
Suffolk	Virginia	1.96	.86
Wytheville	Virginia	2.195	.975

Seattle	Washington	5.25	2.58
Spokane	Washington	4.575	2.58
Tacoma	Washington	5.25	2.58

20,000 lbs. minimum weight on the above.

Belington	West Virginia	1.605	.71
Bluefield	West Virginia	1.96	.86
Charleston	West Virginia	1.38	.615
Clarksburg	West Virginia	1.405	.625
Fairmount	West Virginia	1.405	.625
Grafton	West Virginia	1.405	.625
Hinton	West Virginia	1.96	.86
Huntington	West Virginia	1.305	.585
Morgantown	West Virginia	1.405	.625
Martinsburg	West Virginia	1.96	.86
Parkersburg	West Virginia	1.275	.57
Piedmont	West Virginia	1.605	.71

Ashland	Wisconsin	1.765	.92
Beloit	Wisconsin	1.42	.65
Fond du Lac	Wisconsin	1.065	.60
Kenosha	Wisconsin	.99	.445
La Crosse	Wisconsin	1.20	.835
Madison	Wisconsin	1.555	.69
Manitowoc	Wisconsin	1.405	.62
Milwaukee	Wisconsin	.99	.445
Oshkosh	Wisconsin	1.11	.635
Prairie du Chein	Wisconsin	1.20	.835
Superior	Wisconsin	1.765	.92
Wausau	Wisconsin	1.20	.835

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